

Summary of Benefits

LEIDOS INC.

All Eligible Employees

Optional Dependent Term Life

Issued by The Prudential Insurance Company of America

Spouse / Domestic Partner - Optional Dependent Term Life

- 100% Employee Paid
- For 2018 Open Enrollment, your spouse/domestic partner's current coverage amount will be mapped to the next higher available multiple noted below, without evidence of insurability, up to \$250,000 maximum.
 - Purchase coverage for your spouse/domestic partner for \$10,000, or \$25,000, or \$50,000, or \$100,000, or \$150,000, or \$200,000, or \$250,000. **Please note:** The Dependent Term Life Insurance coverage amount on your spouse/domestic partner may not exceed 50% of your combined Basic Term Life and Group Universal Life coverage amount.
 - **New Hires:** If your spouse/domestic partner is newly eligible, you can elect a coverage amount for your spouse up to the Guaranteed Issue amount of \$25,000, without providing evidence of insurability to The Prudential Insurance Company of America.
 - **1/1/18 Transition Date:** The coverage amount in effect will be mapped to the next higher multiple available under the new plan and continued without evidence of insurability.
 - **Open Enrollment:** Your spouse/domestic partner current coverage amount will be continued. During Open Enrollment, coverage on your non-confined spouse/domestic partner can be increased one level up to \$25,000 without evidence of insurability. If not enrolled, \$10,000 can be elected without evidence of insurability. Any further increases require evidence of insurability.
 - **Status Change/Qualified Life Event:** Within 31 days of a qualified life event, employees with Spouse/Domestic Partner coverage below the guaranteed issue may increase coverage one level, to a maximum of \$25,000 without evidence of insurability.
 - **Year-Round Coverage Changes for Currently-Enrolled Employees:** Employees cannot make changes outside of Open Enrollment and Status Change/Qualified Life Event.
 - Spouse/Domestic Partner rates are based on employee's age as January 1.

Child - Optional Dependent Term Life

- 100% Employee Paid
- Purchase coverage for \$5,000 or \$10,000 or \$25,000. **Please note:** The Optional Dependent Term Life Insurance coverage amount on your children may not exceed 50% of your combined Basic Term Life and Group Universal Life coverage amount. There are no health requirements for this coverage.
 - Coverage begins from live birth, and continues to age 26.
 - One rate covers all eligible children.
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Benefits, exclusions and provisions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

Optional Dependent Term Life, Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

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Rate Sheet

LEIDOS INC.

All Eligible Employees

Issued by The Prudential Insurance Company of America

Spouse / Domestic Partner - Optional Dependent Term Life Monthly Cost per Coverage Amount

Coverage is available for \$10,000, or \$25,000, or \$50,000, or \$100,000, or \$150,000, or \$200,000, or \$250,000, not to exceed 50% of your combined Basic Term Life and Group Universal Life coverage amount. Refer to the Optional Dependent Term Life section for evidence of insurability details. Initial rates based on employee age as of effective date of your coverage. Rates will change based on the following age schedule.

	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Age							
< 30	\$0.22	\$0.55	\$1.10	\$2.20	\$3.30	\$4.40	\$5.50
30-34	\$0.27	\$0.68	\$1.35	\$2.70	\$4.05	\$5.40	\$6.75
35-39	\$0.38	\$0.95	\$1.90	\$3.80	\$5.70	\$7.60	\$9.50
40-44	\$0.54	\$1.35	\$2.70	\$5.40	\$8.10	\$10.80	\$13.50
45-49	\$1.19	\$2.98	\$5.95	\$11.90	\$17.85	\$23.80	\$29.75
50-54	\$2.01	\$5.03	\$10.05	\$20.10	\$30.15	\$40.20	\$50.25
55-59	\$3.64	\$9.10	\$18.20	\$36.40	\$54.60	\$72.80	\$91.00
60-64	\$5.04	\$12.60	\$25.20	\$50.40	\$75.60	\$100.80	\$126.00
65-69	\$9.12	\$22.80	\$45.60	\$91.20	\$136.80	\$182.40	\$228.00
70+	\$16.28	\$40.70	\$81.40	\$162.80	\$244.20	\$325.60	\$407.00

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

Spouse / Domestic Partner rate is based on employee's age.

Children - Optional Dependent Term Life Monthly Cost per Coverage Amount

One premium rate covers all eligible children

\$5,000	\$10,000	\$25,000
\$0.84	\$1.68	\$4.20

Rates may change if plan experience requires a change for all insureds.

