



# 2020 Benefits & Open Enrollment Guide

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 Leidos and its subsidiaries only. The benefits described apply to U.S. benefits-eligible employees. This benefits information is not applicable to employees of Leidos Biomedical Research, Inc., or QTC. Union-represented employees are covered by the terms of their collective bargaining agreements.

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

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EXPLORE

# Explore. Engage. Enroll.

ENGAGE

## EXPLORE. Use this Guide to Help You Get Started

You can use this guide and other resources available to you on the [2020 Open Enrollment page](#) on Prism and the Benefits Summary Plan Description website at <http://benefits.leidos.com> for decision-making support.

ENROLL

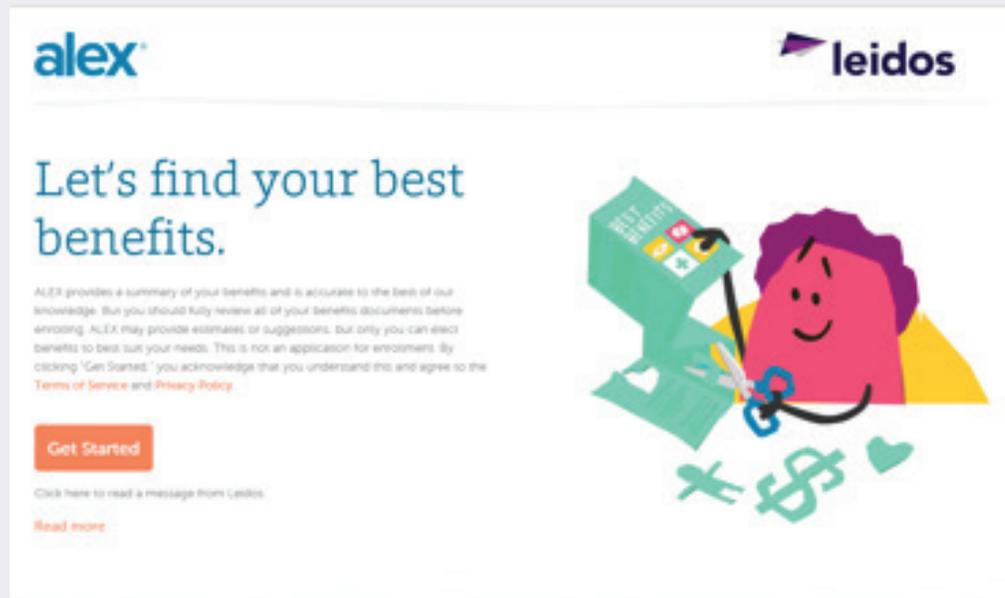
## ENGAGE. Ask Alex for Benefits Help

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/2020](http://www.myalex.com/leidos/2020) 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 2020. Alex simply provides another data point which may aid you in choosing a plan that meets the needs of you and any of your enrolled dependents.



**alex** **leidos**

## Let's find your best benefits.

ALEX provides a summary of your benefits and is accurate to the best of our knowledge. But you should fully review all of your benefits documents before enrolling. ALEX may provide estimates or suggestions, but only you can elect benefits to best suit your needs. This is not an application for enrollment. By clicking "Get Started," you acknowledge that you understand this and agree to the [Terms of Service and Privacy Policy](#).

[Get Started](#)

[Click here to read a message from Leidos](#)

[Read more](#)

## If You Have Questions

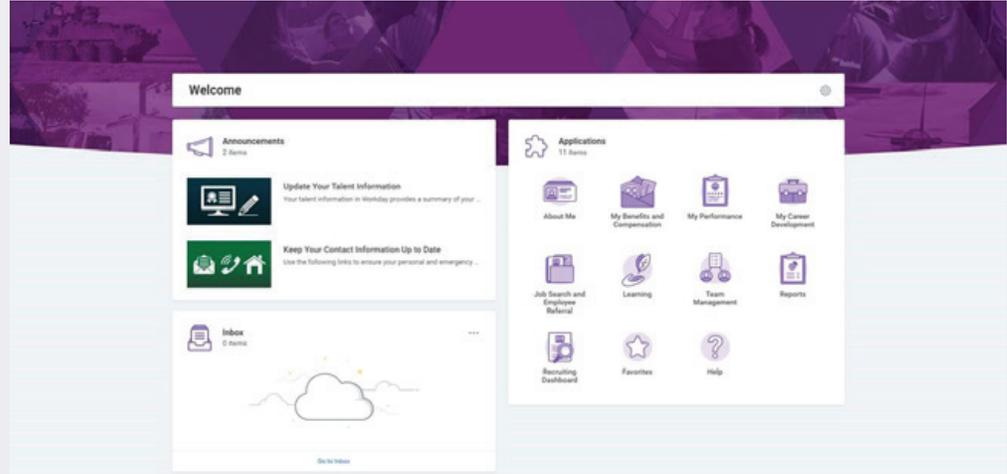
Contact Employee Services for help with enrolling or benefit-related questions: 855-553-4367, option 3 or email: [AskHR@leidos.com](mailto:AskHR@leidos.com).

## 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.

## ENROLL. Open Enrollment is Nov. 7 – Nov. 21

You can enroll in 2020 benefits beginning November 7 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 Open 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.

## If You Don't Enroll

If you do not enroll by Nov. 21, you will be defaulted to your current 2019 elections with the exception of HSA and FSA elections, and also any contribution to the Group Universal Life (GUL) insurance Cash Accumulation Fund (CAF), which do not roll over. You will need to actively enroll in these benefits if you want them for 2020. Also, if you are currently enrolled in the Cigna DMO Dental plan and do not update your benefits for 2020, you will default to the new Delta Dental Low plan option as the Cigna DMO will no longer be offered.

# What's New or Changing for 2020

Here are highlights of the benefit program changes for 2020

## Medical

- ▶ **NEW** Consulting Employees will be eligible to enroll in medical coverage only (excluding the Tricare Supplement). Coverage is 100% employee paid.

### HEALTHY FOCUS MEDICAL PLANS

- ▶ **NEW** Healthy Focus Plan options starting in 2020:
  - **Healthy Focus Basic plan** – higher deductible and higher coinsurance, lower bi-weekly premiums for those that may not be frequent healthcare utilizers
  - **Healthy Focus Premier plan** – lower deductible and \$0 coinsurance, high bi-weekly premiums for those that identify as high-utilizers

Both plans will be administered by Anthem or Aetna, depending on the state in which you reside. For coverage details, refer to page 13 of this guide.

- ▶ Embedded out-of-pocket (OOP) maximums for Healthy Focus Basic and Essential plans increased from \$7,900 to \$8,150 per individual within family to the allowable amount under Affordable Care Act (ACA) regulations.
- ▶ Increase in Deductibles for Healthy Focus Advantage Plan as required by ACA to remain HSA compliant. Refer to the chart on page 13 for coverage details.
- ▶ Increases to out-of-network (OON) deductible and out-of-pocket maximum. Refer to the chart on page 13 for coverage details.
- ▶ **NEW** Enhanced Clinical Review for Hi-Tech Radiology and Sleep Study services
  - Review of recommended hi-tech radiology scans and tests, and sleep studies, will ensure that the latest evidence-based medicine guidelines are followed
  - Members may be redirected to other procedures and eligible services that are lower cost quality alternatives
- ▶ **NEW** Rx Savings Solution tool available January 1, 2020 to employees and family member that are enrolled in a Healthy Focus medical plan. This FREE confidential benefit is designed to help you save money and better manage your prescription costs. Refer to page 16 for additional details
- ▶ **NEW** ID cards will be issued to all Anthem members with new member ID number.
- ▶ **NEW** Patient Assurance Program administered by Express Scripts to support members with diabetes. Refer to page 15 for more information.
- ▶ **NEW** ID cards will be issued for Express Scripts prescription drug coverage.

### NEW TOBACCO SURCHARGE

- ▶ Starting with 2020 Open Enrollment, employees that enroll in a Leidos-sponsored medical plan, except the Tricare Supplement, will be asked to self-report their tobacco usage in Workday. Tobacco use is defined as a habitual use of any tobacco product, including inhalation of cigarettes, pipes, and cigars, or using smokeless tobacco products that are either sniffed, sucked or chewed.
- ▶ The surcharge will be \$50 per month (or \$23.07 per pay period). In order for the surcharge to be removed in 2020, you will need to complete the 8-week Clickotine program.

## Dental

### LEIDOS DENTAL PPO PLAN ADMINISTERED BY DELTA DENTAL OF VA

- ▶ **NEW** Starting in 2020, Leidos is adding a LOW PPO option with lower premiums and reduced coverage. Refer to page 27 for the dental plan comparison chart.

### AETNA DMO DENTAL PLAN

- ▶ Aetna has implemented changes to the DMO network and is no longer offering coverage in the following states starting in 2020:
  - Arkansas
  - Alabama
  - Maine
  - Mississippi
  - New Hampshire
  - South Carolina
- ▶ If you reside in one of these states and do not log into Workday to complete your Open Enrollment, you will be defaulted to the new Delta Dental Low plan.

### CIGNA DMO

- ▶ Due to low utilization, Leidos has decided to eliminate the Cigna DMO plan starting in 2020. If you are enrolled in the Cigna DMO plan for 2019 and do not log into Workday to change your plan for 2020 Open Enrollment, you will be defaulted to the new Delta Dental Low plan.

## Group Universal Life Insurance (GUL)

**Important note about GUL** — If you are enrolling in GUL for the first time during Open Enrollment, it is important to note that the Society of Actuaries recently published the new 2017 CSO Mortality Table which will impact your initial policy. Federal tax regulations mandate that any permanent life insurances, such as GUL, are based on the new Table. To ensure that the Leidos GUL insurance product continues to satisfy the definition of life insurance under Internal Revenue Code 7702 and receive favorable income tax treatment, any new coverage in the GUL program must be delayed until Prudential receives all necessary regulatory policy form approvals. This is expected to occur in the first half of 2020.

In the interim, any employee enrolling for the first time in the GUL during Open Enrollment, will initially be issued life insurance coverage under an Optional Term Life (OTL) Insurance Plan. The premium for the OTL Insurance plan is the same as it is for GUL and it will continue to provide you with life insurance protection. While you are covered under OTL, you will not be able to participate in the cash accumulation fund — you must wait to begin any contributions.

When Prudential receives the necessary regulatory approvals, the face amount of your OTL Insurance coverage will be automatically convert to GUL coverage. Once your policy converts, you will be able to commence contributions to your cash accumulation fund.

## Health Savings Account (HSA)/Flexible Spending Accounts (FSAs)

### HSA

- ▶ Increase to IRS HSA limits for 2020 – \$3,550 maximum for single coverage and \$7,100 maximum for family coverage
- ▶ For 2020, HSA contributions from Leidos may be reduced for some employees
  - For those earning <\$85k in the Healthy Focus Essential Plan, a \$100 decrease for the year
  - For those earning <\$85k in the Healthy Focus Advantage Plan, a \$200 decrease for the year

### FSA

- ▶ Increase to IRS Healthcare FSA limit for 2020 - \$2,700 annually

## Voluntary Benefits (Beneplace)

- ▶ **NEW ID Theft (Pilot) program through InfoArmor**
  - InfoArmor offers a solution which provides online tools/resources as well as industry trend information to assist participants with ID theft and prevention
  - The pilot will run from January 1, 2020 through March 31, 2020.
  - Additional details including how to enroll in the PILOT, will be provided in late December.

## Leave Benefits

- ▶ **NEW Paid Parental Leave** — We are pleased to announce that effective January 1, 2020, Leidos will provide 10 days (or two (2) work weeks, whichever is less) of company-paid parental leave to support employees with growing families. This benefit is available to new parents regardless of gender. Parental leave must be taken within 12 months of the following events that occur on or after January 1, 2020:
  - Birth of your child
  - Adoption, or placement of a child in your home for adoption
  - Foster care of a child in anticipation of adoption
  - Legal guardianship of a child

For additional details, refer to the policy that will be posted to Prism in January.

### ▶ Cigna Long-Term Disability

- **NEW** Veteran Support Line provides a wide range of assistance for veterans, as well as their caregivers and families, whether they are Cigna customers or not. There is a dedicated triage team that will help veterans find the right resources and services including pain management, substance use counseling and treatment, financial issues, food, clothing, housing, safety, transportation, parenting and child care, aging services, health insurance, legal assistance and more. The Support Line is available at 855-244-6211.
- **NEW** Mindfulness for Vets program is specifically designed for all veterans, whether they are customers or not, to provide training in mindful stress management, acceptance and compassion. The telephonic program will be available every Tuesday at 5 pm ET at 866-205-5379 (passcode 11329178). Other Mindfulness sessions will be held every Monday and Thursday at 6 pm ET; Wednesdays at 8:30 pm ET at 866-205-5379 (passcode 11301992)

## Additional Benefits

### ► **NEW** Profile by Sanford

- Leidos has partnered with Profile by Sanford, a personalized weight loss program based on the member's individual profile, health history and personal goals. This program will only be available to Leidos employees and will be 100% employee paid, however, employees will have access to discounted rates.

### ► **International SOS (ISOS)**

- **NEW App v6.0** – The re-imagined ISOS Assistance App will make it easier to plan for your travel, see relevant alerts and connect with the ISOS Assistance Center when needed. With this release, users will experience a complete visual refresh for better usability as well as security enhancements.



# 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
- ▶ **NEW** Consulting Employees will be 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 medical and dental plans is determined by your home ZIP code.

- ▶ If you enroll in a Healthy Focus medical plan, your home state will determine whether the plan is administered by Aetna or Anthem. For example, if you live in California, your plan will be administered by Aetna, and if you live in Arizona, your plan will be administered by Anthem.
- ▶ Plan administration for a covered dependent is based on your residence. For example, if your child attends college in Arizona, but you live in California, your child will receive coverage under Aetna.

Refer to the Benefits Summary Plan Description website at <http://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 elected his or her own 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, children placed with you for adoption, stepchildren, children 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 which 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 <http://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. For additional information, contact Employee Services at [AskHR@leidos.com](mailto: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 on 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 or 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 2020 plan year. Budco will contact you by mail and you should be ready to provide the following documents:

- ▶ Proof of marital status — redacted recent tax return or a copy of the marriage certificate, and a joint ownership document (current utility bill, mortgage statement, etc.).
- ▶ Proof of domestic partnership — proof of registration with a state or local domestic partner registry, residency document, and a joint ownership document.
- ▶ Proof of parent — 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 will be administered by Aetna or Anthem depending on the state in which you have your home residence. Aetna and Anthem are two best-in-class healthcare companies who will provide administrative services, including member services and medical claims processing.

For 2020, you have four Consumer Directed Health Plan (CDHP) options to choose from:

- ▶ **NEW** Healthy Focus Basic Plan
- ▶ Healthy Focus Essential Plan
- ▶ Healthy Focus Advantage Plan
- ▶ **NEW** 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.

## AETNA AND ANTHEM NETWORKS

Our decision to partner with Aetna and Anthem comes after a careful analysis of key factors including quality of care, participation of your current doctors in the network, customer service, and cost-effectiveness.

### Locate an In-Network Provider

When you see an in-network doctor, you'll pay lower costs. Aetna Choice POS II and Anthem Blue Card PPO will be our 2020 provider networks.

To find an in-network provider go directly to the websites for **Aetna:** [www.aetna.com](http://www.aetna.com) or **Anthem:** [www.anthem.com/leidos](http://www.anthem.com/leidos).

If you are currently seeing a provider who is not part of the network, you have a couple of options:

- ▶ **Request that your doctor be solicited for participation in the plan's network.** You may do this by contacting your medical plan administrator's customer service to initiate the process.
- ▶ **Find a new provider — one that is already part of the plan's network.** Customer service can assist you with your search.

**Aetna Customer Service**  
800-843-9126

**Anthem Customer Service**  
866-403-6183

### 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.

### Innovation Health

Employees that reside in certain zip codes/counties within Virginia and West Virginia that enroll in a Healthy Focus plan will have access to the Innovation Health network of providers and facilities. Innovation Health is an affiliate of Inova Health System and Aetna Life Insurance Company. The Innovation Health network offers a third tier of coverage consisting of a narrower network of providers. You will still have access to the broader Aetna network, but with this tier you will receive a more generous coinsurance once deductibles are reached. For more information on this network, refer to the [Innovation Health page](#) on Prism.

**Innovation Health Customer Service**  
800-531-5506

## 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.

### What to consider when selecting a plan

When choosing your medical coverage for 2020, 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. Additional information on the plan design is available on page 14.

**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 2020.

As you evaluate the plan options, consider your premiums, deductibles, out-of-pocket maximums; together with Leidos contributions towards your Health Savings Account.

**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.



If you plan to enroll in a Healthy Focus medical plan for 2020 and are unsure which administrator you will have, contact Employee Services for help at 855-553-4367, option 3 or email: [AskHR@leidos.com](mailto:AskHR@leidos.com).

How Much You Pay for Covered Expenses

	NEW Healthy Focus Basic Plan		Healthy Focus Essential Plan		Healthy Focus Advantage Plan		NEW Healthy Focus Premier Plan	
	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
<b>Annual Deductible</b>								
<b>For one person</b>	\$4,000	\$8,000	\$2,000	\$4,000	\$1,400	\$2,800	\$1,400	\$2,800
<b>For your family</b>	\$8,000	\$16,000	\$4,000	\$8,000	\$2,800	\$5,600	\$2,800	\$5,600
<b>Annual Out-Of-Pocket (OOP) Maximum (includes deductible)</b>								
<b>For one person</b>	\$6,750	\$13,000	\$5,000	\$10,000	\$3,000	\$6,000	\$1,400	\$2,800
<b>For your family</b>	\$13,500	\$27,000	\$10,000	\$20,000	\$6,000	\$12,000	\$2,800	\$5,600
<b>Embedded Out-of-Pocket (OOP) Max</b>	\$8,150 individual within family	Not Applicable	\$8,150 individual within family	Not Applicable	Not Applicable		Not Applicable	
<b>Coinsurance</b>								
<b>After Deductible</b>	50%	50%	35%	50%	20%	50%	0%	0%

Your cost for covered care after deductible:

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

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

## 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. 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 <http://benefits.leidos.com>.

### 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 preferred brand and non-preferred brand medications. That's really important to understand, especially for you and 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.

	NEW Healthy Focus Basic Plan		Healthy Focus Essential Plan		Healthy Focus Advantage Plan		NEW Healthy Focus Premier Plan	
	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
<b>Generic</b>	50%		\$5		\$5		0%	
<b>Preferred Brand</b>	50%	Not Covered	30%	Not Covered	30%	Not Covered	0%	Not Covered
<b>Non-Preferred Brand</b>	50%		50%		50%		0%	

**Note:** Certain preventive prescriptions are not subject to the deductible. Applicable copay or co-insurance will automatically kick-in.

### 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 really 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.*

## 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.

### → NEW 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 preferred insulin product as part of the PAP, you will pay no more than \$75 for a 90-day prescription for certain insulin products 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. Preferred current insulin products include Humalog, Humulin, Lantus and Levemir.

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

## ➔ NEW Rx SAVINGS SOLUTIONS — PRESCRIPTION TRANSPARENCY TOOL

In partnership with Express Scripts (ESI), Leidos is offering 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 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 will be available to all U.S. benefits eligible employees and dependents enrolled in a Healthy Focus medical plan at no cost.

### How it Works

- ▶ If you have regular prescriptions, Rx Savings Solutions will notify you automatically if there is an opportunity to save money.
- ▶ Identify 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 to look for savings opportunities—even right in the doctor's office.
- ▶ Learn how to speak with your doctor or prescriber about making any changes to your prescriptions. Or, Rx Savings Solutions 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.

More information about this program and how to open your account will be available in January 2020.



## Health Savings Account (HSA)

An HSA is a great tax-savings 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 2020, 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 expenses tax-free	Carrying Funds Forward If you have HSA dollars left...
Your contributions + Company contributions (if eligible)	You pay 100% until you meet the deductible*  You and the company share costs (co-insurance depending on the plan)  After you meet out-of-pocket max, company pays 100%	Unused dollars carry forward to 2020 and beyond

\*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	\$100	\$300	\$500	\$1,000	\$1,000	\$2,000	\$1,000	\$2,000
\$85,001–\$150,000	\$0	\$0	\$250	\$500	\$500	\$1,000	\$500	\$1,000
\$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 2020 is \$3,550 for employee only coverage, or \$7,100 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 wellness activities. If you are older than age 55 at any point during 2020, you can make an additional \$1,000 contribution 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 eligible 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.
- ▶ You can earn up to \$300 in your HSA by participating in the Mission for Life wellness program activities.

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, eligible expenses and how an HSA works, go to [www.healthequity.com](http://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 receive reimbursements from your HSA
- ▶ Manage debit card transactions
- ▶ View claims status
- ▶ Available FREE for iOS and Android in the Apple Store and on Google Play



HealthEquity administers the HSA for Leidos and opens an account for you when you enroll in a Healthy Focus medical plan and indicate you are HSA eligible. To view your HSA information online, register with HealthEquity at [www.healthequity.com/leidos](http://www.healthequity.com/leidos). You'll need to verify your employee status, confirm your contact information and create a user name and password.

## Support for Your Health

### GRAND ROUNDS

#### Getting you to the right care.

Understanding all your healthcare benefits isn't always easy. Grand Rounds makes it simple! As a no-cost benefit for those enrolled in a Healthy Focus medical plan, they'll guide you to high-quality doctors and services, help you get answers about medical conditions, and so much more.

Whether you need help finding the best physician in your area, information about a new diagnosis or treatment, or support deciding if surgery is right for you, Grand Rounds will take care of it all. The following services will be offered to employees enrolled in the Healthy Focus medical plans:

- ▶ Free Expert Medical Opinion (non-mandatory) — Grand Rounds partners with world-leading specialists so they can provide exceptional expertise and support for the most complex cases.
- ▶ Office Visits — Assists participants in finding high-quality in-network physicians, scheduling appointments and medical records transfer.
- ▶ Treatment Decision Support — Physician led care team can assist participants in making the right decisions based on their condition/case.

#### How does Grand Rounds help members?

Grand Rounds is member-focused in their approach. Whatever the member's needs, they support them emotionally and logistically to get them to the right doctors, services, and information. Their care team goes above and beyond to help members in need of:



#### **A Checkup:**

Guiding them to high-quality, in-network doctors in their area.



#### **Answers:**

Providing second opinions on medical issues from world-class doctors.



#### **A Hand:**

Handling all the details—booking appointments, gathering records, and more.



#### **Information:**

Telling them all there is to know about a condition or treatment.



#### **Support:**

Helping them make informed decisions about surgeries and more.

### TELADOC

If you are enrolled in the Healthy Focus medical plans, you have access to Teladoc, a service that helps you resolve non-emergency medical issues (i.e., ear infections, sinus problems, cold and flu symptoms, urinary tract infection, pink eye, and allergies) 24/7. Teladoc provides phone and video conference access to a national network of U.S. board-certified doctors and pediatricians to diagnose, treat, and prescribe medication (when necessary) for many medical issues. Teladoc also offers dermatological and caregiver consultations; fees will vary for these types of consultations. The cost to you for a Teladoc consultation is a flat \$40. Once you meet your in-network deductible, the Teladoc fee will be covered by insurance at 100 percent. For more information, go to [www.teladoc.com/doctornow](http://www.teladoc.com/doctornow) or call **800-Teladoc (800-835-2362)**.

## LIVONGO DIABETES MANAGEMENT

Leidos has partnered with Express Scripts to offer a diabetes management solution through Livongo. The Livongo program offers a blood glucose monitor accompanied with a service designed to intervene and help coach individuals diagnosed with diabetes. **Participants in the Livongo program will receive their testing strips for free.**

The program is available to all U.S. benefits eligible employees enrolled in the Healthy Focus medical plans at no cost.

### → NEW Pre-Diabetic Support Program — StepIn (administered by Livongo)

Leidos has partnered with Express Scripts (ESI) to offer a support program for those that have been diagnosed as pre-diabetic. The StepIn program helps you take healthy steps to lose weight, feel better, and tackle chronic conditions like high blood pressure, diabetes, prediabetes, and high cholesterol. This program is available to all U.S. benefits eligible employees enrolled in a Healthy Focus medical program FREE of charge as a component of the ESI pharmacy benefit. Program includes delivery of a smart scale, personalized health coaching, and an easy-to-use mobile app. For any questions, please call Livongo Member Support at (800) 945-4355 and mention registration code STEPIN.



## Kaiser Medical Plans

Employees in California, Mid-Atlantic States (Md., D.C., and Va.), and Hawaii have the option to enroll in a Kaiser HMO medical plan. HMOs require you to receive all medical care exclusively from the HMO's network of providers in order to receive benefits. 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.

California and Mid-Atlantic Plan Features	
<b>Annual Deductible</b>	
▶ Individual	\$500
▶ Family	\$1,000
<b>Annual Out-of-Pocket Maximum</b>	
▶ Individual	\$3,000
▶ Family	\$6,000
<b>Co-insurance</b>	10% after deductible
<b>Covered Services</b>	
<b>Preventive Care</b>	
<b>Office Visit</b>	
▶ PCP	\$10
▶ Specialist	\$10
<b>Emergency Room</b>	10% after deductible
<b>Hospital Stay</b>	10% after deductible
<b>Outpatient Surgery</b>	10% after deductible
<b>Prescription Drugs (Retail)</b>	
<b>Generic</b>	\$10
<b>Preferred Brand</b>	\$30
<b>Non-Preferred Brand</b>	\$50 (Mid-Atlantic Only)

For more information about the Kaiser medical plans, see the Benefits Summary Plan Description web site at <http://benefits.leidos.com>.



## Cigna Global Plan

The Cigna Global 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%

### TELEHEALTH

When you don't feel well, you want to get better fast. There are times when a visit to a doctor's office is difficult to manage. But now you can have convenient access to quality health care through global telehealth, a new service available with 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.

For more information about the Cigna Global Plan, refer to the Benefits Summary Plan Description web site at <http://benefits.leidos.com>.

### 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.



The advertisement features the Cigna logo at the top, which consists of a blue heart with a white pulse line and a green leaf. Below the logo is the text "Cigna Wellbeing app". The main body of text reads: "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." At the bottom, it says "Download it today!" and includes two buttons: "GET IT ON Google play" and "Download on the App Store".

## Mission for Life Well-Being Program

The Mission for Life Well-Being program is an optional benefit offered to benefits-eligible U.S. employees and their spouses/domestic partners administered by Limeade. The program is designed to support you on your journey to health and well-being. By checking in on your health and completing fun wellness challenges, you can earn points toward great rewards.

Within the Mission for Life program, there are five levels you can reach, each with different rewards:

Levels	Total Points	Reward	
		Employees enrolled in HSA eligible plan	All other eligible Leidos & Leidos Health (Including employees enrolled in a Kaiser, HMSA, medical plan waivers, all spouses/domestic partners)
Level 1 – Integrity	1,000	\$50 HSA contribution	\$25 Amazon gift card
Level 2 – Innovation	2,000	\$50 HSA contribution	\$25 Amazon gift card
Level 3 – Agility	3,000	\$50 HSA contribution	\$25 Amazon gift card
Level 4 – Collaboration	4,000	\$50 HSA contribution	\$25 Amazon gift card
Level 5 – Commitment	5,000	\$100 HSA contribution	\$25 Amazon gift card

The 2020 program will start on January 8, 2020. To start earning points toward rewards, log into the Mission for Life website at <http://limeade.leidos.com> on or after January 8 and take your **annual** well-being assessment — it is required for Leidos employees to reach the Integrity Level and earn any incentives. The well-being assessment gives a great summary of your strengths and recommends areas you can improve on. Next, you can check out the “Other Things To Do” section of your Mission for Life home page, which offers fun challenges to improve your physical, emotional, social, and financial health.

### GO MOBILE WITH LIMEADE — HERE’S HOW:

iPhone Users	Android/Non-iPhone Users
<p>Follow these steps to download the iPhone app:</p> <ul style="list-style-type: none"> <li>▶ Open the app store on your iPhone and search for “Limeade”</li> <li>▶ Download and open the Limeade app</li> <li>▶ Enter this code: Leidos</li> <li>▶ Log in with your sign-in name (or email address) and password</li> </ul>	<p>Follow these steps to add the shortcut to your home screen</p> <ul style="list-style-type: none"> <li>▶ Open a web browser on your phone</li> <li>▶ Go to <a href="http://www.leidos.limeade.com">www.leidos.limeade.com</a></li> <li>▶ Sign in with your Mission for Life credentials</li> <li>▶ Add a shortcut directly to your home screen</li> <li>▶ Here’s how: <a href="http://www.howtogeek.com/196087/how-to-add-websites-to-the-home-screen-on-any-smartphone-or-tablet/">http://www.howtogeek.com/196087/how-to-add-websites-to-the-home-screen-on-any-smartphone-or-tablet/</a></li> </ul>

If you have questions, please contact [support+mobile@limeade.com](mailto:support+mobile@limeade.com).

### KEY THINGS TO KNOW

- ▶ You don’t have to be enrolled in a Leidos medical plan to participate in the Mission for Life Well-Being program and earn incentives!!
- ▶ In order for your spouse/domestic partner to participate, you must link him/her to the wellness benefit when completing your enrollment process in Workday.

## → NEW PROFILE BY SANFORD

Leidos has partnered with Profile by Sanford to offer a sustainable weight loss program. The program is tailored according to your own individual profile, health history and personal goals. Profile provides nutrition, activity and lifestyle coaching to help you lose weight and keep it off. The program guarantees that you will lose 15% of your body weight within 12 months.

### Personal Coaching

You will have a personal coach who will guide you through every stage of your weight loss journey:

- ▶ Provide unlimited one-on-one coaching and a personalized meal plan.
- ▶ Help you stay active and manage emotional triggers and stress.
- ▶ Empower you to develop healthy habits to keep the weight off.

### Profile Precise

Depending on your state of residence, you may also take a genetic test called Profile Precise which analyzes how your body metabolizes carbohydrates. A nutrition plan is then created based on the results.

The program is fully employee-paid. However, you will have access to discounted rates through Leidos' partnership with Profile by Sanford. More information, including program cost, will be provided prior to the program launch in January 2020.

**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 Sanford. It is your decision whether to participate in this program and share your data with Sanford.

## CLICKOTINE TOBACCO CESSATION PROGRAM

Clickotine is a FREE tobacco cessation program available to all U.S. benefits eligible employees.

Clickotine is an innovative, digitally based tobacco cessation program that uses mobile app technology to help you create and stick to a personalized cessation plan. Based on clinical trials and data, Clickotine has a high success rate and includes these key features:

- ▶ Receive personal messages that keep you on track towards quitting.
- ▶ Monitor and control your breathing—an effective way to reduce nicotine withdrawal symptoms.
- ▶ Help diverting cravings to healthier actions.
- ▶ Track how much money you've saved since you quit smoking—a powerful motivator for quitting

Clickotine is integrated with the Mission for Life Well-Being platform.

\*Starting with 2020 Benefits Open Enrollment, Leidos will be implementing 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 8-week Clickotine program. Results will be shared with Leidos on a weekly basis and it may take up to one pay period for the surcharge to be removed.

## Flexible Spending Accounts (FSAs)

Leidos offers the following FSAs through HealthEquity:

- ▶ Limited Purpose FSA
- ▶ Healthcare FSA
- ▶ Dependent Day Care FSA

### HOW THE FSAs WORK

- ▶ The FSA has an annual pre-tax contribution limit of:
  - \$2,700 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 2020.
- ▶ 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 2020 expenses. Remaining balances in excess of the \$500 carry-over at the end of the plan year will be forfeited. You have until April 30, 2021, to file claims for 2020.
- ▶ 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](http://www.healthequity.com). You'll need to verify your employee status, confirm your contact information and create a user name and password.

### Take Note! Carry-Over Feature

*Don't forget you are able to carry over up to \$500 of your unused Limited Purpose FSA or Healthcare FSA balance remaining at the end of the year into 2021. The carry-over feature helps you avoid losing unused money at the end of the year!*

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

For more information on FSAs and eligible expenses, visit [www.healthequity.com](http://www.healthequity.com).



## 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.



## 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 NEW Dental PPO Low option, Delta Dental High Option, or a DMO administered by Aetna. Depending on the option you choose, the plan provides coverage for:

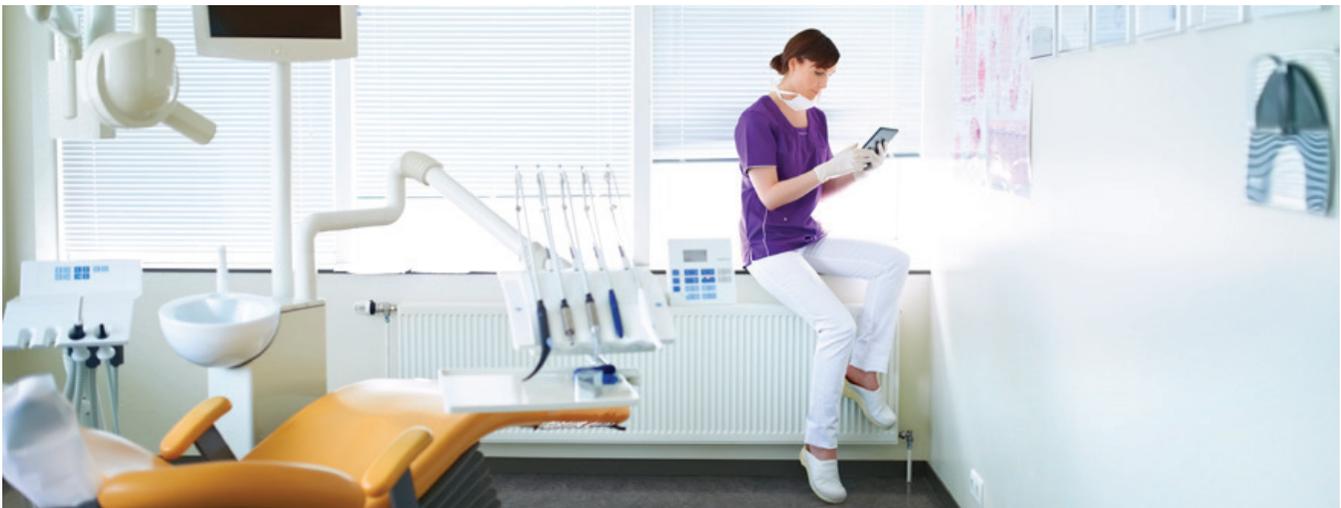
- ▶ Preventive care and diagnostic services, such as exams, cleanings, and X-rays
- ▶ Basic restorative and major services, such as fillings, crowns, and dentures
- ▶ Orthodontia for children and adults

See the below comparison chart for details on **in-network** coverage.

### Dental Plan Comparison Chart

Covered Services	NEW Delta Dental PPO Low Option	Delta Dental PPO High Option	Aetna DMO*
Deductible (Per Person)	\$50	\$50	\$0
Annual Maximum Benefit	\$1,000	\$1,500	N/A
Preventive Services	100%	100%	100%
Basic Services	80%	90%	\$0-\$240
Major Services	50%	60%	\$10-\$275
Orthodontia Coverage	Not Covered	50%	Flat Rate
Orthodontia Lifetime Max	Not covered	\$1,500 per Child/Adult	\$1,545 per child/adult, plus \$30 orthodontic screening exam, \$150 diagnostic records fee, \$275 retention fee

A complete description of dental plan options is available on the Benefits Summary Plan Description website at <http://benefits.leidos.com>.



\*If you intend to enroll in Aetna DMO, you must choose a primary dentist when you enroll.

## Vision

To help you see your best, Leidos offers vision coverage through Vision Service Plan (VSP). This plan is designed to provide a variety of eye care services. See the below chart for coverage details.

Covered Services Every 12 months	VSP Provider	Non-VSP Provider
Vision exam	100% after \$20 copay	Up to \$45 after \$20 copay
Lenses	100% for: Single vision Lined bifocal Lined trifocal (up to 25% discount on lens options)	Up to the following amounts after \$20 copay: \$30 single vision \$50/lined bifocal \$65/lined trifocal \$100/lenticular
Frames	Up to \$150 (20% discount on remaining balance)	Up to \$70 after \$20 copay
Contacts (in lieu of lenses and frames)	Up to \$150 (15% discount on exam, then 100% after \$60 copay)	Up to \$105 (applies to fitting and evaluation and contacts)
Medically necessary contact lenses (in lieu of lenses and frames)	100%	Up to \$210
Laser Vision Correction	\$100 per eye up to a \$200 lifetime max + discounts 15% average not to exceed: ▶ Custom LASIK: \$2,300 per eye ▶ Lasik \$1,800 per eye ▶ PRK: \$1,500 per eye	\$100 per eye, up to a \$200 lifetime max

You can learn more about the vision plan on the Benefits Summary Plan Description website at <http://benefits.leidos.com>.



# 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 Cigna, and Business Travel Accident (BTA) Insurance.

### BASIC LIFE INSURANCE

If you are eligible, you will automatically receive Basic Life insurance for you. The amount of your Basic Life insurance coverage is equal to one times your annual base salary to a maximum of \$1,000,000. Leidos pays the full cost of basic life. *Note: Basic Life insurance includes dependent life in the amount of \$2,000 per eligible dependent.*

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."

### 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 that allows you to earn interest on a tax-deferred basis.

You can:

- ▶ **Earn guaranteed interest.** The Cash Accumulation Fund has a guaranteed interest rate that will never be less than 2 percent. Until Dec. 31, 2020, the minimum will be 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 Cash Accumulation Fund are tax-deferred. The death benefit (typically the face amount of insurance plus the Cash Accumulation Fund) is generally income tax-free to beneficiaries.
- ▶ **Access funds easily.** You can take loans or make withdrawals from the Cash Accumulation Fund at any time and for any reason. You can also use the Cash Accumulation Fund to pay premiums or purchase fully paid up coverage.
- ▶ **Qualify for special benefits if you become disabled or terminally ill.** Our 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.

### Important Note about Group Universal Life

*If you are intending to enroll in GUL for the first time during Open Enrollment, it is important to note that due to a change in federal regulations regarding the actuarial tables, coverage in the GUL program must be delayed until Prudential receives all necessary regulatory policy form approvals. This is expected to occur in the first half of 2020. This will not impact current GUL policy owners.*

*In the interim, any employee enrolling for the first time in the GUL will initially be issued life insurance coverage under an Optional Term Life (OTL) Insurance Plan. The premium for the OTL Insurance plan is the same as it is for GUL and it will continue to provide you with life insurance protection. While you are covered under OTL, you will not be able to participate in the cash accumulation fund – you must wait to begin any contributions.*

**Evidence of Insurability (EOI):**

- ▶ As a new hire, you can enroll in coverage for yourself up to 3 times your annual base salary, not to exceed \$500,000, without having to provide 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).

**DEPENDENT LIFE INSURANCE**

You also can purchase dependent life insurance for your covered 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, or \$250,000.
- ▶ Your dependent child(ren). Coverage options are \$5,000, \$10,000 or \$25,000.

**Evidence of Insurability (EOI):**

- ▶ Coverage can be increased one level up to \$25,000 without EOI.
- ▶ There's no need to provide EOI for coverage increases or new enrollments for child life.

**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 <http://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 dependents. You pay the full cost of this coverage, pre-tax.

You can purchase Voluntary AD&D in amounts equal to one-half of your pay up to 10 times your annual base salary, to a maximum of \$1,000,000.

To learn more, visit the Benefits Summary Plan Description website at <http://benefits.leidos.com>.

## 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 Insurance for employees in California, Hawaii, New Jersey, New York, Puerto Rico and Rhode Island – paid by employees.

### Disability Sick Leave (DSL)

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 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 plan 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.

*Starting in January 2020, if you waive VSDI and need to go out on medical disability, you will not be eligible for PTO Donations.*

**State-Mandated Disability Programs**

If you are located in the following states, you may be eligible for state-mandated disability plans:

- ▶ California
- ▶ New Jersey
- ▶ Hawaii
- ▶ Rhode Island
- ▶ New York
- ▶ Commonwealth of Puerto Rico

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 for 24 hours or more
- ▶ 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.*

**LTD**

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. 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.

**LTD Pre-Existing Condition Exclusion**  
*If you choose to waive LTD insurance, you may be subject to medical underwriting if you decide to elect coverage at a later time, even if enrollment is due to a qualifying life event.*

## 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

<b>Who is eligible</b>	All employees on U.S. payroll (Bargained employees: Participation is subject to the terms and conditions of your collective bargaining agreement.)
<b>How you can save</b>	<p>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 2020.</p> <p>Bargained employees only: Plan features are subject to the terms of your collective bargaining agreement and may allow for contributing 1% to 4% of your CODA, if applicable.</p>
<b>Matching contributions</b>	<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><i>Eligibility for the company match is based on fringe codes.</i></p>
<b>Vesting</b>	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.
<b>Traditional after-tax contributions</b>	<p>Traditional after-tax contributions allow you to save above the IRS pre-tax and Roth limit. You can find the 2020 limits at <a href="http://vanguard.com/contributionlimits">vanguard.com/contributionlimits</a>. 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>
<b>Investing your account</b>	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.
<b>Getting money from your account</b>	<p>In general, your vested account balance is available to you:</p> <ul style="list-style-type: none"> <li>▶ If you retire or terminate employment with the company</li> <li>▶ Through plan loans</li> <li>▶ Through in-service traditional after-tax withdrawals, withdrawals from rollover accounts, and limited hardship withdrawals while you're working for the company</li> <li>▶ At any time following attainment of age 59½ while working for the company</li> </ul>

**Not saving in the company 401(k) Plan?** Visit [retirementplans.vanguard.com](https://retirementplans.vanguard.com) to get started. You'll need your plan number: 090518. (Bargained employees: Your plan number is 094548.)

**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/retirement2020>

Want to amp up  
your savings?

Become best friends with  
compounding interest.

Let ALEX® help!

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GET STARTED >



## 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. The discount offered is 10% on each purchase date which occurs each calendar quarter. You may contribute from 1% to 10% of your eligible compensation in whole percentages. Enrollment periods are held separately each December, March, June, and September. 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 education in the form of seminars, online webinars, 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, student loans, managing life events, and much more. In addition, employees can access the Vault student loan advisor tool through Prudential's portal. See the student loan tools and resources section for more information.

### 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.

### 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.

### STUDENT LOAN TOOLS AND RESOURCES — Several of Leidos' benefits vendors provide tools and resources to help with managing student loans:

- ▶ **Prudential Financial Wellness Center portal** — the Student Loan Assistance tool by Vault helps users compare different repayment scenarios for their unique situation. Users import federal loans or add personal loans into the tool and Vault's proprietary algorithm provides the best possible outcomes for users to choose from, including refinance opportunities, options to pay off loans faster, options to lower monthly payments through Federal repayment plans, etc. Vault also offers one-on-one counseling and email support.
- ▶ **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.
- ▶ **Beneplace** – provides discounted student loan refinancing services through Earnest, Citizens One, Credible, CommonBond, and SoFi. Check out [www.Beneplace.com/Leidos](http://www.Beneplace.com/Leidos) for details.
- ▶ **LifeMatters by Empathia** – the Leidos EAP program offers several tools that assist with saving for college, college planning, tuition and financial aid basics and even assistance with student loan consolidation and debt payoff. To learn more, visit [www.mylifematters.com](http://www.mylifematters.com) and enter the password: Leidos1.

**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.

# Your Life Balance

## 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\*
- ▶ Accident Insurance\*
- ▶ MetLaw Legal Plan\*
- ▶ Home & Auto Insurance
- ▶ Pet Insurance

\*Critical Illness Insurance, Accident Insurance, and Group Legal 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 for the next plan year, contact Beneplace via phone at 800-683-2886 or via web at [www.beneplace.com/leidos](http://www.beneplace.com/leidos).

### 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

**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.

## ACCIDENT INSURANCE

Accidents can lead to trips to the emergency room and the doctor's office, which could amount to bills and expenses not covered by your medical and disability insurance plans.

Accident insurance offered through MetLife helps ensure you and your family have the financial support to offset the expenses for over 150 covered events and services, such as fractures, dislocations, and medical treatments or tests. Employees can elect coverage under the Low Plan or the High Plan. You and your eligible family members are guaranteed coverage — there are no medical exams required.

The plan provides a lump-sum payment that helps cover the unexpected costs that result from an accident. The payment is made directly to you. The amount you receive will be on top of any other insurance you might have and you can spend it however you like — help pay for medical plan deductibles and copays, out-of-network care, or even for everyday expenses.

See below for examples of the benefit amount paid for injuries and medical services/treatment.

To enroll in the voluntary benefits or view the discounts available in the Leidos Discount Program, visit [www.beneplace.com/leidos](http://www.beneplace.com/leidos).

Benefit Type	Low Plan Benefit	High Plan Benefit
<b>Injuries</b>		
Fractures/Dislocations	\$50–\$3,000	\$100–\$6,000
Second and Third Degree Burns	\$50–\$5,000	\$100–\$10,000
Concussions	\$200	\$400
Cuts/Lacerations	\$25–\$200	\$50–\$400
<b>Medical Services &amp; Treatment</b>		
Ambulance	\$200–\$750	\$300–\$1,000
Emergency Care	\$25–\$50	\$50–\$100
Non-Emergency Care	\$25	\$50

## METLAW LEGAL PLAN

Legal matters, both planned and unplanned, occur throughout many stages of life — when you're getting married, buying a home, or considering retirement. Having access to a network of experienced attorneys through a legal plan can give you the confidence you need to deal with legal matters that arise. Enrolling in a MetLaw plan gives you the financial and emotional peace of mind to know that you will be covered for expected and unexpected legal events.

Examples of coverage include:

### Court Appearances

- ▶ Civil Litigation Defense
- ▶ Personal Property Protection
- ▶ Traffic Tickets (not DUI)
- ▶ Juvenile Court Defense

### Estate Planning

- ▶ Wills
- ▶ Living Wills and Power of Attorney
- ▶ Trusts

### Money Matters

- ▶ Identity Theft
- ▶ Tax Audit
- ▶ Bankruptcy
- ▶ Negotiation with Creditors
- ▶ Foreclosure Defense

### Document Review & Preparation

- ▶ Mortgages
- ▶ Deeds and Promissory notes
- ▶ Small Claims Assistance
- ▶ Elder Law Matters

### Family Law

- ▶ Adoption and Legitimization
- ▶ Prenuptial Agreements
- ▶ Guardianship or Conservatorship
- ▶ Name Change

### Real Estate Matters

- ▶ Sale, Purchase, or Refinance of your primary or second/vacation residence
- ▶ Eviction and Tenant Problems (where you are the tenant)
- ▶ Property Tax Assessment

## → NEW ID THEFT PROGRAM

Starting in January 2020, Leidos is piloting a NEW voluntary benefit on the Beneplace platform – ID Theft through InfoArmor. This pilot program will provide coverage to Leidos employees and family members with access to the program starting January 1st.

InfoArmor program features include:

- ▶ An online Identity solution which provides tools/resources as well as industry trend information to assist participants with prevention
- ▶ Monthly credit score tracker
- ▶ Free annual credit report through TransUnion
- ▶ Assist in remediating tax fraud
- ▶ Access to WalletArmor — lost/stolen wallet service & surveillance of wallet contents on public and underground internet and secure password storage
- ▶ Access to SocialArmor which monitors Facebook, Twitter, LinkedIn, and Instagram accounts for derogatory use, violence, cyberbullying, and more

In order to take advantage of this pilot program, please visit the Beneplace website in January to enroll in coverage.

If the pilot program is successful and we receive positive feedback, Leidos will communicate to participants that they would need to log into the Beneplace website in April to either cancel or confirm coverage for the rest of the year.

## AUTO AND HOME INSURANCE

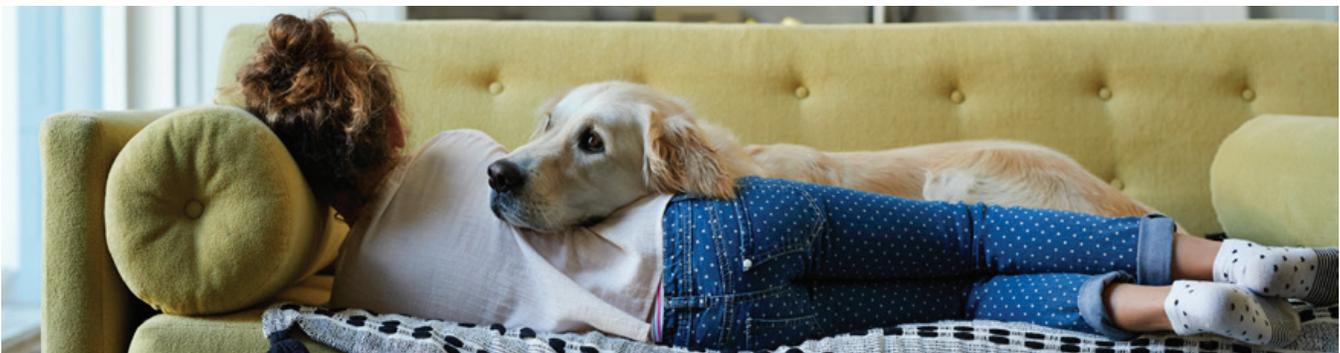
This voluntary benefit program provides employees with access to special savings on Auto and Home Insurance. Employees can request free personalized premium quotes from MetLife Auto & Home, Travelers Insurance and/or Liberty Mutual. The program offers money-saving features including:

- ▶ Payroll deduction
- ▶ Multi-vehicle savings
- ▶ Safe driving discounts
- ▶ Good student discounts

## PET INSURANCE

Pet Insurance is administered by Veterinary Pet Insurance (VPI) and provides healthcare coverage for dogs, cats, birds, hamsters, or other exotic pets.

With coverage from VPI, pets are protected if they get injured or become ill. VPI policies are easy to use and provide reimbursement for eligible veterinary expenses related to surgeries, hospitalization, X-rays, prescription medications, and more.



## Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) — known as LifeMatters — is available to all employees and their family members 24 hours a day, 365 days a year, at no cost. When you call, a professional counselor will speak with you about your concerns and offer a variety of services, including:

- ▶ **Counseling (on the phone and in-person)** for stress, family difficulties, depression and anxiety, chemical dependency, crisis situations, or any other personal or family problem. The LifeMatters program provides up to five face-to-face counseling sessions at no cost. If additional sessions are recommended, the LifeMatters counselor will assist with a referral into insurance covered services.
- ▶ **Work/life assistance** for child and elder care resources and guidance, adoption assistance, reviewing schools and colleges, finding home improvement, 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.

Go to [mylifematters.com](http://mylifematters.com) (password: Leidos1) on the Internet or your mobile device and enter your company password to access resources, educational information, and self-service options.

Services provided directly by LifeMatters are free. If you are referred to outside resources, you will be advised about your costs, if any. LifeMatters is provided by Empathia, Inc., an independent consultation firm. 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.

To learn more, visit the Benefits Summary Plan Description website at <http://benefits.leidos.com>.

## Other Benefits

### COMMUTER BENEFITS PROGRAM

The Commuter Benefits Program administered by WageWorks allows you to pay for qualified parking and public transit with pre-tax and post-tax dollars. This includes train, subway, bus, ferry and eligible vanpool rides that are part of your daily commute to work. The monthly maximum order amount is **\$500 for transit** and **\$500 for parking** (total of \$1,000). For more information on this benefit, refer to Commuter Benefits Program article on Prism.



# Your 2020 Open Enrollment Checklist

## Take Action!

✓	Visit Prism for information about the 2020 Benefits Program and Open Enrollment. Check out the Open Enrollment pages on Prism.
✓	Elect 2020 benefits and make or change beneficiary designations in Workday
✓	Once you submit your elections within Workday, you will get a screen that shows that your elections have been submitted successfully. You can "Select Print" to launch a printable version of this summary for your records.

At the conclusion of Open Enrollment, you may receive communication at your home from Budco, the administrator of our Dependent Eligibility Verification program. You will be asked to verify any dependents that you added to your benefits for the 2020 plan year. Provide any required documents, such as a marriage certificate, birth certificate or residency document, to ensure benefit coverage for your dependents in 2020. If your required documents are not received by the due date indicated on the packet, your dependent(s) will be removed from coverage.



*The Leidos Health and Welfare Benefits Plan (the "Plan") has been amended as described in this document, effective January 1, 2020.*

*This document serves as a Summary of Material Modifications ("SMM") and provides an overview of the changes and how they may affect you. This SMM supplements the Plan's Summary Plan Description, benefits booklets (for self-funded benefits), and insurance certificates (for insured benefits) (together, the "SPD") previously provided to you. Please read this SMM carefully and keep this SMM with your copy of the Plan's SPD. Please note, in the event of a conflict between the terms of the Plan document (as amended) and this SMM and/or the Plan's SPD, the Plan document will control.*

# Benefits Contacts

Plan or Program	Website	Phone Number
All Leidos benefits	<a href="#">Benefits Summary Plan Description website</a> <a href="#">Healthy Focus Prism Page</a> <a href="#">Kaiser HMO Prism Page</a> <a href="#">HSA/FSA Prism Page</a>	N/A
Aetna Healthy Focus Plans ▶ Innovation Health Network	<a href="http://www.aetna.com">www.aetna.com</a> <a href="http://www.innovationhealth.com">www.innovationhealth.com</a>	800-843-9126 Innovation Health: 800-531-5506
Anthem Healthy Focus Plans	<a href="http://www.anthem.com/leidos">www.anthem.com/leidos</a>	866-403-6183
Cigna Global	<a href="http://www.CIGNAenvoy.com">www.CIGNAenvoy.com</a>	800-441-2668 or 001-302-797-3100 outside U.S.
Kaiser	<a href="http://www.kp.org">www.kp.org</a>	800-777-7902 (Kaiser DC) 808-432-5955 (Kaiser Hawaii, Oahu) 800-966-5955 (Kaiser Hawaii, Neighbor Islands) 800-464-4000 (Kaiser California)
HMSA	<a href="http://www.hmsa.com">www.hmsa.com</a>	808-948-6111
Beneplace — Voluntary Benefits	<a href="http://www.beneplace.com/leidos">www.beneplace.com/leidos</a>	800-683-2886
HealthEquity — Health Savings Account (HSA) and Flexible Spending Account (FSA) Administrator	<a href="http://www.healthequity.com/leidos">www.healthequity.com/leidos</a>	844-373-6981
Prescription Drugs (Healthy Focus Plans)	<a href="http://www.express-scripts.com/leidos">www.express-scripts.com/leidos</a>	877-223-4721
Teladoc	<a href="http://www.teladoc.com/doctornow">www.teladoc.com/doctornow</a>	800-835-2362
Limeade — Wellness Program Administrator	<a href="http://www.leidos.limeade.com">www.leidos.limeade.com</a>	855-238-6955
Dental Plans	Leidos Dental PPO (Delta Dental) <a href="http://www.deltadentalva.com">www.deltadentalva.com</a> Aetna DMO <a href="http://www.aetna.com">www.aetna.com</a>	800-237-6060 877-238-6200
Vision Plan	<a href="http://www.vsp.com">www.vsp.com</a>	800-877-7195
Life Insurance	<a href="http://www.prudential.com">www.prudential.com</a>	888-257-0412 Medical Underwriting (EOI)
Group Universal Life (GUL) & Cash Accumulation Fund (CAF) — Administered by Mercer	N/A	855-735-4873
AD&D Insurance	<a href="http://www.cigna.com">www.cigna.com</a>	800-367-1037
Voluntary Short-Term Disability Insurance (VSDI)	<a href="http://www.sedgwickcms.com">www.sedgwickcms.com</a>	To file a claim: 877-399-6443 General questions: 800-939-4911
Voluntary Long-Term Disability (LTD) ▶ Veteran's Support Line	<a href="http://www.cigna.com">www.cigna.com</a>	800-367-1037 855-244-6211
401(k) Plan	<a href="http://www.vanguard.com">www.vanguard.com</a> Non-Bargained Employees: Plan 090518 Bargained Employees: Plan 094548	800-523-1188

# Benefits Contacts

Plan or Program	Website	Phone Number
Employee Assistance Program (EAP)	Empathia <a href="http://mylifematters.com">mylifematters.com</a> (password Leidos1) Global EAP <a href="https://www.empathia.com/international-eap/">https://www.empathia.com/international-eap/</a>	800-634-6433  +44 33 00 241 021
Commuter Benefits Program	<a href="http://www.wageworks.com">www.wageworks.com</a>	877-924-3967
Back-Up Childcare	Bright Horizons <a href="http://www.careadvantage.com/Leidos">www.careadvantage.com/Leidos</a>	877-242-2737
Clickotine Tobacco Cessation Program	<a href="https://clktx.com/join/">https://clktx.com/join/</a> (use Clickotine Client ID G261Y5)  Email address: <a href="mailto:support@clicktherapeutics.com">support@clicktherapeutics.com</a>	toll-free at 877-352-5425 (Monday - Friday: 9am - 6pm ET)
Livongo Diabetes Management Program ▶ <b>NEW</b> StepIn Pre-Diabetes Program	Online Registration: <a href="https://welcome.livongo.com/LEIDOS">https://welcome.livongo.com/LEIDOS</a>	Member support Call Center: (800) 945-4355  (registration code for the Pre-Diabetes Program is STEPIN)
Grand Rounds	<a href="http://www.grandrounds.com/leidos">www.grandrounds.com/leidos</a>	855-394-1637
Purchasing Power	<a href="http://www.purchasingpower.com/leidos">www.purchasingpower.com/leidos</a>	866-670-3477
Prudential Financial Wellness Center	<a href="http://www.prudential.com/leidos">www.prudential.com/leidos</a>	N/A
SmartPath Financial Coaching Program	<a href="http://www.joinsmartpath.com/leidos">www.joinsmartpath.com/leidos</a>	888-686-5808
<b>NEW</b> Rx Savings Solution (available January 1, 2020)	<a href="https://myrxss.com">https://myrxss.com</a>	800-268-4476



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.