



2021

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., Dynetics 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 [2021 Open Enrollment page](#) on Prism and the Benefits Summary Plan Description website at <http://benefits.leidos.com> for decision-making support.

ENROLL

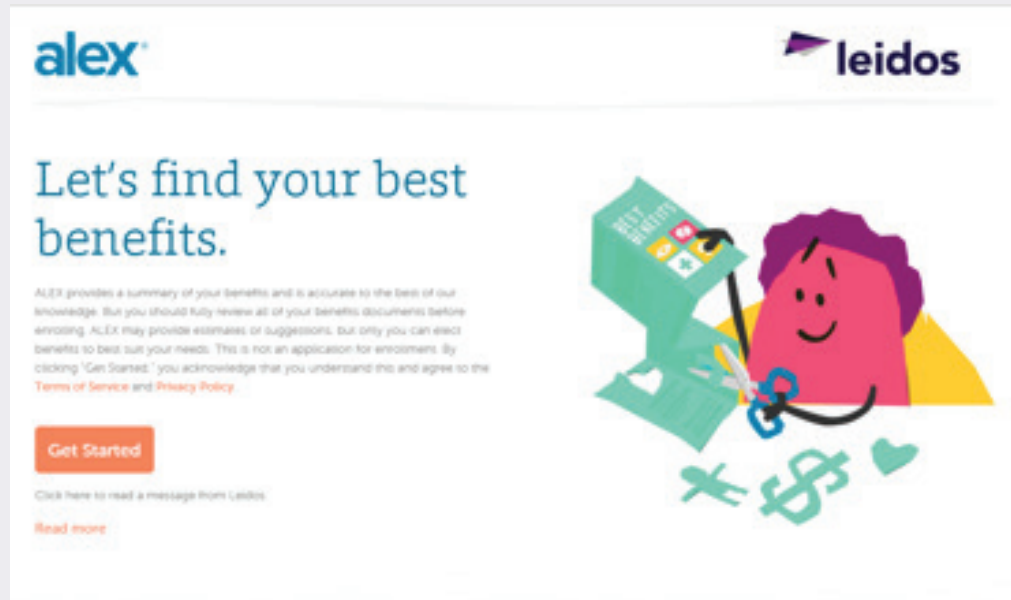
ENGAGE. Ask Alex for Benefits Help

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/2021 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 2021. Alex simply provides another data point which may aid you in choosing a plan that meets your needs and that 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

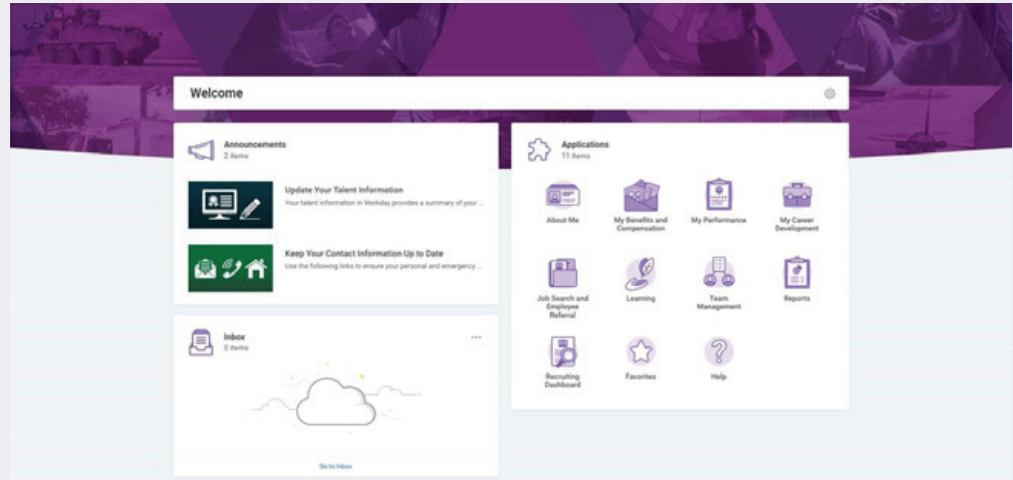
Contact Employee Services for help with enrolling or benefit-related questions: 855-553-4367, option 3 or email: AskHR@leidos.com.

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 Oct. 21 – Nov. 4

You can enroll in 2021 benefits beginning October 21 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. 4, you will be defaulted to your current 2020 elections with the exception of HSA and FSA, and 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 2021.** Also, if you are currently enrolled in a Healthy Focus medical plan administered by Anthem and do not update your benefits for 2021, you will default to the same plan and tier of coverage administered by Aetna as Leidos will no longer have a partnership with Anthem after December 31, 2020.

What's New or Changing for 2021

Here are highlights of the benefit program changes for 2021

Medical

HEALTHY FOCUS MEDICAL PLANS

- ▶ Leidos is moving to one plan administrator for 2021 – Aetna
 - All Healthy Focus plan enrollees will get a new medical ID card from Aetna for 2021
 - If you are an Anthem member and currently receiving care, refer to page 11 for details on transition of care to Aetna.
- ▶ Embedded Out-Of-Pocket Maximums for Healthy Focus Basic and Essential plans will increase from \$8,150 to \$8,550 per individual within family for allowable amount under Affordable Care Act (ACA) regulations
- ▶ If you are located in Puerto Rico and are electing medical coverage, you will be offered a separate medical plan option for 2021. You will receive an email with additional information to your Leidos inbox in late October.
- ▶ **NEW** coverage for hearing aids – \$2,500 allowance per pair, every three years; Hearing aids will be covered at the in-network level even if you use an out-of-network provider
- ▶ **NEW** coverage for Autism diagnosis and Applied Behavioral Analysis (ABA) Therapy – Effective January 1, 2021, Aetna will cover habilitative physical, occupational, speech, behavioral and ABA therapy for autism spectrum disorder, without age, visit or dollar limits
- ▶ **NEW** Aetna One Advisor advocacy model — refer to page 11 for details.
- ▶ Eliminated dual Healthy Focus plan options in Workday (i.e. Healthy Focus HSA vs. Healthy Focus Non-HSA). **Therefore it is important that you enroll in an HSA if you are eligible and would like to receive employer contributions, including wellness incentives.**
- ▶ **Teladoc Telemedicine:**
 - The fee for general Medical Consultations will increase from \$40 to \$47 per consultation. The fee for Caregiver Services consultations will increase from \$45 to \$47. The fee for Dermatology services will remain the same at \$75 per consult.
 - Leidos is adding Behavioral Health Services to the Teladoc agreement starting January 1, 2021. Member fees will be based on service provided:
 - » All therapy (non-MD) visits – \$85
 - » Initial psychiatry (MD) visit – \$190
 - » All subsequent psychiatry (MD) visits – \$95

Vision

For 2021, Leidos is adding a new option – **VSP Plus**. This enhanced plan allows each covered member to select one of the following when purchasing their eyewear:

- ▶ Additional \$100 frame allowance
- ▶ Additional \$100 contact lens allowance
- ▶ Fully-covered premium or custom progressive lenses
- ▶ Fully covered anti-reflective coating
- ▶ Fully-covered light-reactive lenses

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

HSA

- ▶ Increase to IRS HSA limits for 2021 – \$3,600 maximum for single coverage and \$7,200 maximum for family coverage.
- ▶ **IMPORTANT** – In order to receive a Leidos HSA contribution for 2021, you will need to elect an HSA in Workday even if you do not want to make your own contribution.

FSA

- ▶ Increase to IRS Healthcare FSA limit for 2021 – \$2,750 annually
- ▶ Increase to carryover amount allowed into 2021 under IRS regulations – \$550

Life Insurance

GROUP UNIVERSAL LIFE (GUL)

Important note about GUL — If you enrolled in GUL for the first time during open enrollment for 2020, throughout 2020, or are enrolling into the GUL plan for the first time during this year's 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 The Prudential Insurance Company of America receives all necessary regulatory policy form approvals. This is expected to occur in the first half of 2021.

In the interim, any employee who has enrolled or is enrolling for the first time in the GUL program effective January 1, 2021 or later, 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.

Evidence of Insurability (EOI)

- ▶ During this year's open enrollment there is a special offer allowing you to elect or increase your Group Universal Life (GUL) coverage up to 3 times your annual base salary, not to exceed \$500,000, without providing EOI.
- ▶ Additionally, there is a special offer allowing you to elect or increase Optional Spouse Life coverage up to \$25,000 without EOI.
- ▶ For any coverage elected outside of 2021 Open Enrollment, Standard EOI rules will apply.

Cash Accumulation Fund (CAF)

- ▶ Effective Jan. 1, 2021, the methodology used to assess state premium tax when deposits are made into the CAF is changing. Currently, when you contribute to the CAF, state premium taxes of 2.81% are taken from the contribution as a one-time assessment. Going forward you will no longer incur a premium tax charge of 2.81%. This means, 100% of your contributions will go directly into your CAF.

Voluntary Benefits (Beneplace)

- ▶ **NEW Voluntary Benefit offering – Cancer Guardian:** An innovative support program that can help in the prevention and management of cancer by combining the power of advanced DNA testing with the personalized support of expert cancer care resources.
 - Helps participants identify their genetic risk in advance of a cancer diagnosis
 - Reduces misdiagnosis
 - Assists employees with awareness and access to services that can help improve health outcomes

Refer to page 42 for details on the benefit.

Leave Benefits

- ▶ **Voluntary Short-Term Disability Insurance (VSDI)**
 - For 2021, the rate will increase from .7% to .72% of salary
- ▶ **Paid Parental Leave** – We are pleased to announce that effective January 1, 2021, Leidos will increase company-paid parental leave from 10 work days (80 hours) to 20 work days (160 hours) to support employees with growing families. The maximum duration of leave is the lesser of 20 work days or 4 work weeks. The additional 10 days of paid parental leave will only be paid for qualifying events occurring on or after January 1, 2021. This benefit is available to new parents regardless of gender, however, it is not available to surrogates. Parental leave must be taken within 12 months of the following events:
 - Birth of your child
 - Adoption, or placement of a child in your home for adoption
 - Placement of a child in your home for foster care in anticipation of adoption
 - Legal guardianship of a child

This leave is in addition to any parental leave that you may be eligible for under any state, city or local government laws, except in cases where Leidos is responsible for funding the full cost of the state, city or local leave. This is also in addition to any maternity leave taken under the DSL and VSDI programs.

Additional Benefits

Bright Horizons Center-Based and In-Home Childcare – For 2021, Leidos will temporarily increase the maximum annual utilization allowance per employee from 20 days to 30 days.



Eligibility

If you are regularly scheduled to work at least 12 hours per week, you are eligible for Leidos benefits.

- ▶ Full-time: 30–40 regularly scheduled hours per week
- ▶ Part-time: 12–29 regularly scheduled hours per week
- ▶ Consulting Employees 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 certain medical and dental plans may be determined by your home ZIP code.

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, child placed with you for adoption, stepchild, child of your domestic partner, or any other child who depends on you for support and lives with you in a parent-child relationship and for 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 HR Employee Services at AskHR@leidos.com or by phone at **855-553-4367**, option 3.

Note: *The law requires that you are taxed on contributions for medical and dental coverage for your domestic partner and the children of your domestic partner, unless those children are considered tax dependents. Also, to qualify for coverage under the life insurance programs, a registered domestic partner's child must reside with the participant and be born to or legally adopted by the registered domestic partner.*

TAKE NOTE! SPOUSAL SURCHARGE

Leidos offers coverage to all spouses and domestic partners, but for those who have other medical coverage available to them, there will be an additional cost.

If your spouse/domestic partner has access to another employer's medical plan, you will pay an additional \$100 per month to cover him/her 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 2021 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 Surchage 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 who will provide administrative services, including member services and medical claims processing.

For 2021, you have four Consumer Directed Health Plan (CDHP) options to choose from:

- ▶ Healthy Focus Basic Plan
- ▶ Healthy Focus Essential Plan
- ▶ Healthy Focus Advantage Plan
- ▶ Healthy Focus Premier Plan

The plans provide:

- ▶ Flexibility to see any provider, but you'll pay lower costs when you receive in-network care.
- ▶ Prescription drug coverage, with greater savings when using generics and the mail order pharmacy.
- ▶ An HSA to help you pay for current eligible expenses with pre-tax dollars, as well as to save for future healthcare expenses.

AETNA NETWORK

Our decision to partner with Aetna 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

Aetna Choice POS II will be our 2021 provider network. When you see an in-network doctor, you'll pay lower costs.

Prior to receiving care in 2021, be sure to check that your medical plan provider is in Aetna's network. To find an in-network provider go directly to the website for **Aetna**: www.aetna.com.

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 One Advisor:** 800-843-9126

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 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.

Anthem Transition of Care

You may be eligible for Transition of Care if you meet the following requirements:

- ▶ You are currently an Anthem member and are under an active course of treatment on January 1, 2021;
- ▶ The provider of said treatment is not in the Aetna network; and
- ▶ Your prognosis could be adversely impacted by changing providers

A transition period may be permitted for 90 days or through the course of treatment, subject to Aetna's review. Claims will be paid in-network during the transition period. Examples of active course of treatment include cancer, pregnancies further than 20 weeks or high risk pregnancies and transplants. If you have an open clinical case, Aetna may reach out to you directly to discuss the transition. You or your physician may also submit a Transition Coverage Request form. You can obtain this form on the Aetna member portal, aetna.com. If you have questions about transition of care, please contact Aetna at 800-843-9126.

Aetna One Advisor Advocacy Services

Aetna One Advisor is a high touch clinical and customer service model that provides proactive outreach to members using data analytics. Members receive personalized treatment plans from their dedicated advocate team that includes: Member Advocates; Clinical Advocates (nurses); Health Advisors; Pharmacists; Dietitians and more. They provide a full menu of health-related support for everything from getting the most of your benefits, to providing support during difficult times, to setting up care calls with providers, members and internal resources. To contact an Aetna One Advisor, call 800-843-9126.

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.



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 2021, you should carefully review and consider the following:

Your annual premiums – The annual premium you pay for medical coverage is spread across the year, so you pay a portion of it in each pay period on a pre-tax basis. It's important to note that plans with a lower deductible have a higher premium. Likewise, a plan with a higher deductible will have a lower premium.

The plan design – Review the plan's deductible, coinsurance and out-of-pocket maximum to ensure you understand how the medical plan works.

Your estimated annual expenses for you and your covered dependents – Review medical and prescription needs from the current year to assist you with predicting costs for the upcoming year. You should also consider the cost of any procedures you or your covered dependents anticipate for 2021.

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



How Much You Pay for Covered Expenses

	Healthy Focus Basic Plan		Healthy Focus Essential Plan		Healthy Focus Advantage Plan		Healthy Focus Premier Plan	
	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
Annual Deductible								
For one person	\$4,000	\$8,000	\$2,000	\$4,000	\$1,400	\$2,800	\$1,400	\$2,800
For your family	\$8,000	\$16,000	\$4,000	\$8,000	\$2,800	\$5,600	\$2,800	\$5,600
Annual Out-Of-Pocket (OOP) Maximum (includes deductible)								
For one person	\$6,750	\$13,000	\$5,000	\$10,000	\$3,000	\$6,000	\$1,400	\$2,800
For your family	\$13,500	\$27,000	\$10,000	\$20,000	\$6,000	\$12,000	\$2,800	\$5,600
Embedded Out-of-Pocket (OOP) Max	\$8,550 individual within family	Not Applicable	\$8,550 individual within family	Not Applicable	Not Applicable		Not Applicable	
Coinsurance								
After Deductible	50%	50%	35%	50%	20%	50%	0%	0%

Your cost for covered care after deductible:

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

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

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> for more information.



WAYS TO SAVE ON PRESCRIPTION DRUGS

- ▶ **Ask your doctor or pharmacist about generic versus brand name drugs.** Generic equivalent medications contain the same active ingredients and are subject to the same Federal Drug Administration (FDA) standards for quality, strength, and purity as their brand name counterparts. Choosing generic rather than brand name drugs can 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.*

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.

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

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

PRESCRIPTION DRUG CLINICAL MANAGEMENT PROGRAMS

Prior Authorization

Prior Authorization is a feature of your prescription benefits that helps ensure the appropriate use of selected prescription drugs. Certain prescription drugs require your doctor to get approval before they’re covered. This process helps make sure you receive the right medicine in the correct dose, which is very important if you’re taking a specialty drug.

Step Therapy

Step Therapy is an approach intended to control the costs and risks posed by certain prescription drugs. It begins by trying the safest and most cost-effective drug therapy for a medical condition and progresses to other more costly or risky drug therapies only if necessary.

Walgreens Smart90

The Walgreens Smart90 Program is a feature of the Express Scripts program where participants can receive a 90-day supply of maintenance medication through either Express Scripts mail order or any Walgreens network pharmacy. If the medication is not filled through mail order or a Walgreens pharmacy, participants will pay a penalty. These penalties will not count towards the deductible or out-of-pocket maximum. Additionally, participants will still receive penalties after they have met their out-of-pocket maximum.

Patient Assurance Program

If you are enrolled in a Healthy Focus medical plan you will have access to the Patient Assurance Program (PAP) administered by Express Scripts. With this program, when you fill a prescription for a select diabetes product as part of the PAP, you will pay no more than \$75 for a 90-day prescription at retail or mail order. In other words, your out-of-pocket amount is capped and significantly reduced at the point-of-sale for both home delivery and in-network retail pharmacies. Any copay amount paid will apply to your annual out-of-pocket maximum only. Diabetes medication categories included:

- ▶ Preferred insulins
- ▶ Preferred non-insulin diabetes medications (DPP-4 inhibitors, GLP-1 agonists and SGLT2 inhibitors)

Propeller

If you are enrolled in a Healthy Focus medical plan and have asthma or COPD, Express Scripts (ESI) has partnered with Propeller to offer a FREE program to help you manage your breathing.

Propeller is a digital health tool that’s clinically proven to reduce the use of rescue inhalers and to help you have more days without symptoms.

- ▶ Download the Propeller app to your phone
- ▶ Get your inhaler sensors in the mail and sync with the app
- ▶ The app learns about your breathing, builds your personalized profile and provides:
 - Reminders to help you stay on track
 - A record of your medication use
 - Help determining your triggers
 - Tips to help you breathe easier
 - Progress reports you can share with your healthcare provider

Log in to your Express Scripts account at express-scripts.com/healthsolutions to see if you are eligible for the Propeller program.

Disclaimer:
 Disclaimer: If you elect to participate in one of our Healthy Focus plans, your claims data and other personal health information (PHI) may be used in the administration of various medical, Rx and other wellness programs.



Get reminders to help you follow your treatment plan



Learn what triggers your asthma or COPD symptoms



Have more confidence for daily activities and exercise



Share reports about your progress with your healthcare provider



Find your inhaler if you lose it



Rx SAVINGS SOLUTIONS — PRESCRIPTION TRANSPARENCY TOOL

In partnership with Express Scripts (ESI), Leidos provides access to Rx Savings Solution (RxSS), a simple, confidential online tool that helps you identify ways to save money on your prescription medications. RxSS offers you several ways to save money through the convenience of your mobile device or through an online portal. Also, unlike traditional price look-up tools or coupon programs, it will automatically alert you or your covered dependents with an email or text if you are paying too much for your prescriptions and tell you how to get the same treatment for less money.

RxSS 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, RxSS 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, RxSS can do the work for you — it provides access to certified pharmacy technicians for personal assistance.
- ▶ Savings opportunities could come in many forms: generics, different forms of the same medication (like switching from a capsule to a tablet), and different medications that treat the same condition but cost less.

Activate your account today at myrxss.com and learn how to save money on current and future prescriptions!



Health Savings Account (HSA)

An HSA is a great tax-advantaged opportunity. You can use the account to pay for qualified health expenses with tax-free dollars. The Healthy Focus Plans feature an HSA, designed to help you save for current and future medical expenses.

WHO'S ELIGIBLE TO ENROLL IN AN HSA?

IRS guidelines dictate HSA eligibility. If you can answer YES to any of the below questions, you will still be eligible to enroll in a Healthy Focus medical plan but NOT eligible to participate in an HSA.

1. Are you enrolled in Medicare or TRICARE?
2. For the plan year 2021, will you be enrolled in a medical plan or program in addition to the plan such as your spouse's/partner's HMO or traditional PPO plan or standard Healthcare FSA?

Note: If you're enrolled in an HSA, you can also enroll in a Limited Purpose FSA to cover eligible dental and vision expenses — but you cannot enroll in a standard Healthcare FSA.

HOW THE HEALTHY FOCUS PLANS AND THE HSA WORK TOGETHER

HSA You start with tax-free contributions to the HSA	Paying for Care When Needed You can use your HSA to pay your share of qualified medical expenses	Carrying Funds Forward If you have HSA dollars left...
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 2021 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 2021 is \$3,600 for employee only coverage, or \$7,200 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 2021, 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 qualified medical expenses); and once your balance reaches \$100, you can choose to invest it in a range of funds through HealthEquity. Remember, all investing is subject to risk; consult a financial advisor for assistance.

Please note that you can change the amount of your HSA contribution at any time during the plan year in Workday. No qualified status change is required for you to make a change. Changes made will go into effect the first of the following month. For more information on eligibility, qualified medical expenses and how an HSA works, go to www.healthequity.com.

HealthEquity Mobile App:

- ▶ On-the-go access for all account types including HSA and FSAs
- ▶ Take a photo of documentation with your phone and link to claims and payments
- ▶ Make contributions to and request reimbursements from your HSA
- ▶ Manage debit card transactions
- ▶ View claims status
- ▶ Available FREE for iOS and Android in the Apple Store and on Android devices

To view your HSA information online, register with HealthEquity at www.healthequity.com/leidos. You'll need to verify your employee status, confirm your contact information and create a user name and password.

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, their Personal Healthcare Assistants will 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.

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.

Visit www.grandrounds.com/leidos or call 855-394-1637 to register.

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 (e.g., 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. The cost for a general medical consultation is \$47. Teladoc also offers dermatology consultations for \$75 and Caregiver Services consultations for \$47. 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 or call **800-Teladoc (800-835-2362)**.

Starting January 1, 2021, Leidos is adding Behavioral Health Services to the Teladoc agreement. Member fees will be based on service provided:

- ▶ All therapy (non-MD) visits – \$85
- ▶ Initial psychiatry (MD) visit – \$190
- ▶ All subsequent psychiatry (MD) visits – \$95

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.



PRE-DIABETIC SUPPORT PROGRAM — STEPIN (ADMINISTERED BY LIVONGO)

As a Healthy Focus and Express Scripts (ESI) member, you may* have access to StepIn, a free-to-you weight management and healthy living program for those that are pre-diabetic.

StepIn with Livongo and Express Scripts is a program to help tackle health issues like high blood pressure, diabetes, pre-diabetes, and high cholesterol, which impact millions of people. With advanced technology and personalized coaching, the program helps people take powerful steps towards healthier lifestyles — both to lose weight and prevent other health issues down the road.

When you join, you get:

- ▶ **Personalized Program:** Work with a health coach to create a custom plan that works with your lifestyle.
- ▶ **Unlimited One-on-One Coaching:** Get advice on nutrition, meal plans, weight loss and more to stay motivated and accountable.
- ▶ **Advanced Tracking Technology:** Receive a FREE smart scale that syncs to an easy-to-use mobile app, so you can track your weight and activity all in one place.
- ▶ **Guided Mini Challenges:** Feel motivated to take simple but powerful steps to lose weight, gain energy, sleep better, and more.

Note – To register for the program, you must have received a direct communication from Livongo notifying you that you qualify to join.

To learn more, visit STEPIN.Livongo.com and use registration code STEPIN.

For any questions or help enrolling, call Livongo Member Support at (800) 945-4355.

*To be eligible for the program, you must be 18 years and older, and have medical/Rx claims for one or more of the following:

- ▶ Metformin claim as monotherapy (metformin users that do not have any other diabetes medication claim)
- ▶ Weight loss medication claim
- ▶ Hypertension medication claim and has a cholesterol medication claim

Members who indicate that they are pregnant, have a BMI under 25, are using a diabetes remote monitor or have a diabetes diagnosis are not eligible.



ADDITIONAL KAISER MEMBER BENEFITS

ClassPass — Kaiser teamed up with fitness industry leader ClassPass to make it easier for Kaiser members to exercise from the comfort of their homes.

With ClassPass, Kaiser members can get:

- ▶ **Unlimited video workouts at no cost** — Access to over 4,000+ on-demand fitness classes, including cardio, dance, meditation, strength training, yoga, barre and more at no cost on your mobile phone or laptop.
- ▶ **Discounts on livestream fitness classes** — Reduced rates for real-time online classes from top studios and instructors around the world. Classes include boxing, bootcamp, yoga, and Pilates, barre, prenatal and more.
- ▶ **In-Person gym classes** — Reduced rates for classes at 30,000+ gyms and fitness studios around the world

To get access to ClassPass, Kaiser members can visit kp.org/exercise.

myStrength — Kaiser has expanded their digital self-care tools and resources to include a new mental health/emotional wellness app — myStrength.

myStrength is a personalized program that includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. You can track preferences and goals, current emotional states, and ongoing life events to improve your awareness and change behaviors.

To download the app:

1. Go to kp.org/selfcareapps to download the myStrength app
2. Click on the “Get Started” button
3. Follow the prompts to download the app. Please have your KP User ID and password ready.

Calm App — Kaiser recently announced the launch of the Calm app for all Kaiser members free of charge. The Calm app uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. With guided meditations, programs taught by world-renowned experts, sleep stories narrated by celebrities, mindful movement videos, and more, Calm offers something for everyone.

Download the Calm app for free at kp.org/selfcareapps.



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

If you are enrolled in the Cigna Global medical plan, you have access to global telehealth through the Cigna Wellbeing App. Telehealth gives you access to licensed doctors around the world – by phone or video – for nonemergency health issues. Simply arrange a telephone or video consultation from your Cigna Wellbeing app.

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.



Cigna Wellbeing app

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

Download it today!

Your Health and Well-Being

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, as a Leidos employee, you will receive \$100 off the retail price of an annual membership. Prices vary by location. Please visit <https://www.profileplan.com/leidos/> for more information. If you have any questions, please call 888-979-7151.

Use promo code LEIDOS to receive the Leidos discount.

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

*Leidos charges a \$50 per month tobacco surcharge for those enrolled in a Leidos medical plan (with the exception of the Tricare Supplement, due to regulatory statutes). In order for the surcharge to be removed, you must complete the 8-week Clickotine program. Results will be shared with Leidos on a weekly basis and it may take one to two pay periods for the surcharge to be removed.

HEADSPACE FOR WORK

Headspace is meditation made simple, teaching you life-changing mindfulness skills in just a few minutes a day. Headspace can make your everyday just a little bit better by helping you get happy, stress less, and sleep soundly. You can learn the life-changing skills of meditation and mindfulness through simple exercises and expert guidance.

Browse the Headspace Library and pick from courses and single meditation sessions to suit your mood and lifestyle. Choose your session length, replay your favorites and learn how to apply mindfulness to your everyday activities. Listen any time, any place, anywhere — on your mobile and tablet, you can listen to Headspace on the go and download sessions to use offline or on your computer, you can play any session, any time.

Activate Your Free Subscription — Get started at work.headspace.com/leidos/member-enroll (for best results, use Chrome or Firefox; not Internet Explorer)

- ▶ **Log in** by going to work.headspace.com/leidos/member-enroll and create a new account (or enter your existing credentials if you already use Headspace).
 - To assure your privacy, you are encouraged to use your personal email address for your Headspace account.
 - When asked to verify you are on the Leidos "team," enter your Leidos email address (@leidos.com).
 - Your work email address is only used to verify you are a Leidos employee and entitled to a free subscription.
- ▶ **Verify** your account with the email you receive from Headspace in your Leidos mailbox.
 - The verification message will come from Headspace (service@mail.headspace.com)
- ▶ **Finish** by downloading the Headspace app to your personal device(s) and logging in with your account information.
 - You can download the app on up to five personal devices (mobile phone, tablet, etc.)
 - To ensure your privacy, please do not download Headspace to your Leidos-owned device.

For assistance enrolling, contact teamsupport@headspace.com.



Flexible Spending Accounts (FSAs)

Leidos offers the following FSAs through HealthEquity:

- ▶ Limited Purpose FSA
- ▶ Healthcare FSA
- ▶ Dependent (Daycare) FSA

HOW THE FSAs WORK

- ▶ The FSA has an annual pre-tax contribution limit of:
 - \$2,750 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 2021.
- ▶ 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 2021 expenses. Remaining balances in excess of the \$550 carry-over at the end of the plan year will be forfeited. You have until April 30, 2022, to file claims for 2021.
- ▶ Money is taken from your pay pre-tax, which lowers your taxable income. You'll never be taxed on the money you use for eligible expenses.
- ▶ You can have your FSA reimbursements deposited directly into your bank account.

HealthEquity administers the FSA for Leidos. To view your FSA information online, register with HealthEquity at www.healthequity.com. You'll need to verify your employee status, confirm your contact information and create a user name and password.

Take Note! Carry-Over Feature

Don't forget you are able to carry over up to \$550 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"> ▶ Use it when you have an HSA ▶ For eligible dental and vision expenses ▶ For medical and prescription drug expenses after you meet the deductible (Contact HealthEquity if you meet the deductible to find out what you will need to provide to begin using your account for eligible medical and prescription drug expenses.) 	<ul style="list-style-type: none"> ▶ Use it if you're not enrolled in a Healthy Focus plan with an HSA ▶ For eligible medical, prescription drug, dental and vision expenses

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

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 Delta Dental PPO Low option, Delta Dental PPO High Option, or a DMO administered by Aetna. All three plans provide coverage for:

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

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

Dental Plan Comparison Chart

Covered Services	Delta Dental PPO Low Option	Delta Dental PPO High Option	Aetna DMO*
Deductible (Per Person)	\$50	\$50	\$0
Annual Maximum Benefit	\$1,000	\$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 the 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). The plan options are designed to provide a variety of eye care services.

Starting in 2021, Leidos will offer another vision plan: VSP Plus with EasyOptions.

See the below comparison chart for coverage details.

	VSP Basic (Current Plan)		VSP Plus	
	VSP Provider	Non-VSP Provider	VSP Provider	Non-VSP Provider
Examination				
Routine WellVision Exam	\$20 Copay for exam and glasses	up to \$45	\$20 Copay for exam and glasses	up to \$45
Contact Lens Exam (fitting and evaluation)	Up to \$60 Copay	N/A	Up to \$60 Copay	N/A
Frequency:	Every Calendar Year		Every Calendar Year	
Lenses				
Single Vision Lenses Lined Bifocal Lenses Lined Trifocal Lenses Lenticular	Included in \$20 exam copay	Up to \$30 Up to \$50 Up to \$65 Up to \$100	Included in \$20 exam copay	Up to \$30 Up to \$50 Up to \$65 Up to \$100
Frequency:	Every Calendar Year		Every Calendar Year	
Frames				
Wide selection of frames Featured frame brands Walmart®/Sam's Club®/Costco® Savings on the amount over your allowance	Included in \$20 exam copay \$150 Allowance \$200 Allowance \$150 Allowance 20% off overage"	Up to \$70	Included in \$20 exam copay \$150 Allowance \$200 Allowance \$150 Allowance 20% off overage"	Up to \$70
Frequency:	Every Calendar Year		Every Calendar Year	
Contact Lenses (in lieu of glasses)				
Elective Contact Lenses Medically Necessary Contact Lenses	\$150 Allowance Included in \$20 exam copay	Up to \$105 Up to \$210	\$150 Allowance Included in \$20 exam copay	Up to \$105 Up to \$210
Frequency:	Every Calendar Year		Every Calendar Year	
VSP EasyOptions				
	N/A	N/A	Each covered plan member may select one of these enhancements when purchasing their eyewear: <ul style="list-style-type: none"> ▶ Additional \$100 frame allowance ▶ Additional \$100 contact lens allowance ▶ Fully-covered premium or custom progressive lenses ▶ Fully covered anti-reflective coating ▶ Fully-covered light-reactive lenses 	N/A

	VSP Basic (Current Plan)		VSP Plus	
	VSP Provider	Non-VSP Provider	VSP Provider	Non-VSP Provider
Covered Lens Enhancements				
Standard Progressive Lenses	Covered	Up to \$50	Covered	Up to \$50
Polycarbonate for children	Covered	N/A	Covered	N/A
Non-Covered Lens Enhancements				
Other Add-Ons & Services	Average of 20-25% discount off regular price	N/A	Average of 20-25% discount off regular price	N/A
Diabetic Eyecare Plus Program				
Retinal screening for members with diabetes	\$0 Copay	N/A	\$0 Copay	N/A
Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration.	\$20 Copay per exam	N/A	\$20 Copay per exam	N/A
Frequency:	As Needed		As Needed	
Laser VisionCare Preferred Program				
Custom LASIK, Custom PRK, Bladeless LASIK, LASIK, or PRK Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.	\$100 allowance per eye	N/A	\$100 allowance per eye	N/A
Frequency:	Once Per Lifetime		Once Per Lifetime	
Additional Discounts & Savings				
20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last WellVision Exam. Routine Retinal Screening, no more than a \$39 copay as an enhancement to a WellVision Exam.				

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 (CAF) that allows you to earn interest on a tax-deferred basis.

You can:

- ▶ **Earn guaranteed interest.** The CAF has a guaranteed interest rate of 4 percent.
- ▶ **Keep it even after your employment with Leidos ends.** Insurance can continue under certain circumstances at the full coverage amount up to age 100, on a direct-billed basis.
- ▶ **Enjoy tax benefits.** Earnings and interest credited on contributions to the CAF are tax-deferred. The death benefit (typically the face amount of insurance plus the CAF) is generally income tax-free to beneficiaries.
- ▶ **Access funds easily.** You can take loans or make withdrawals from the CAF at any time and for any reason. You can also use the CAF to pay premiums or purchase fully paid up coverage.
- ▶ **Qualify for special benefits if you become disabled or terminally ill.** 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.

Did you know you can also make a payment directly to your CAF via personal check?

To do so, contact Mercer, the CAF administrator, at 855-735-4873. You will be asked to verify your name, SSN, date of birth, plan number (52844) and the amount you would like to deposit via check.

GUL Evidence of Insurability (EOI):

- ▶ During this year's Open Enrollment there is a special offer allowing you to increase your coverage up to 3 times your annual base salary, not to exceed \$500,000, without providing EOI.
- ▶ For any coverage elected outside of 2021 Open Enrollment, Standard EOI rules will apply.
 - **Standard EOI Rules:** If you previously waived coverage or are currently enrolled in GUL you may increase your coverage by one level as long as the total benefit does not exceed the lesser of three times your annual base salary or \$500,000, without satisfying Evidence of Insurability (EOI).
- ▶ If you are a new hire, you can enroll in coverage for yourself up to 3 times your annual base salary, not to exceed \$500,000, without having to provide EOI.

DEPENDENT LIFE INSURANCE

You can also 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):

- ▶ During this year's Open Enrollment there is a special offer allowing you to elect or increase Optional Spouse Life coverage up to \$25,000 without EOI.
- ▶ For any coverage elected outside of 2021 Open Enrollment, Standard EOI rules will apply.
 - **Standard EOI Rules:** If you previously waived coverage or are currently enrolled in Spouse Life, you may increase your coverage by one level up to \$25,000, without satisfying Evidence of Insurability (EOI).
- ▶ EOI is not required 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.

State-Mandated Disability Programs

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

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

DSL and VSDI coordinate with state-mandated plans. This means that state plans pay first and DSL/VSDI pay the remainder of your disability benefits.

STD Payment Schedule

The table below illustrates how VSDI integrates with DSL and state-mandated disability plans. Note that disability payments are paid through the 26th week of disability not to exceed 180 days. DSL and VSDI payments begin on:

- ▶ The first day of disability, if you are hospitalized on the first day and charged the full daily rate
- ▶ The eight calendar day of a disability if you are not hospitalized

Period of Disability	Total Pay (From All Sources)	VSDI (Integrated with state plan, if applicable)	DSL Portion
Week 1	0% (7-day waiting period)	0% (7-day waiting period)	0% (7-day waiting period)
Weeks 2 – 10	100% of regular weekly wages	80% (to a maximum weekly benefit of \$4,808)*	20%, as available
Weeks 11 – 19	80% of regular weekly wages	80% (to a maximum weekly benefit of \$3,846)*	20%, as available
Weeks 20 – 26*	66 2/3% of regular weekly wages	80% (to a maximum weekly benefit of \$3,202)*	20%, as available

**Typically, VSDI covers 80% of the benefit and the remaining 20% is provided by DSL. If you do not enroll in VSDI, all benefits will be paid from your available DSL balance and your state's plan, if applicable.*

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

Who is eligible	All employees on U.S. payroll (Bargained employees: Participation is subject to the terms and conditions of your collective bargaining agreement.)
How you can save	<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 2021.</p> <p>Bargained employees only: Plan features are subject to the terms of your collective bargaining agreement and may allow for contributing 1% to 5% of your CODA, if applicable.</p>
Matching contributions	<p>In general, Leidos will match dollar for dollar when you contribute on a pre-tax or Roth after-tax basis, up to the first 5% of your base salary, inclusive of paid time off and holiday pay.</p> <p>Under certain contracts or negotiations, you may be ineligible for a match, or the match may be reduced to 50% on the first 6% of your annual base salary deferred.</p> <p><i>Eligibility for the company match is based on fringe codes.</i></p>
Vesting	You are always 100% vested in — have full rights to — any contributions you make to the 401(k). You are fully vested in the company's matching contributions after three years of service. Service is defined as working at least 850 hours during a calendar year. Full vesting also occurs at age 59½, total disability or death while employed by Leidos. If you leave the Company and are rehired anytime later, your prior service will count towards vesting.
Traditional after-tax contributions	<p>Traditional after-tax contributions allow you to save above the IRS pre-tax and Roth limit. You can find the 2021 limits at vanguard.com/contributionlimits. Traditional after-tax contributions are not eligible for the company match.</p> <p>Traditional after-tax contributions are an excellent way to save additional money, after maximizing your match, for "rainy-day/emergency" funds instead of taking a loan or hardship withdrawal, as you have the ability to withdraw your after-tax contributions at any time. You can also convert your traditional pre-tax and after-tax balances to Roth via the Vanguard in-plan Roth conversion feature.</p>
Investing your account	Vanguard offers an investment lineup with a diverse selection of funds to choose from, including Leidos Common Stock. You have access to online and phone support through Vanguard for managing your account, plus additional resources to help with investment decisions and planning for retirement.
Getting money from your account	<p>In general, your vested account balance is available to you:</p> <ul style="list-style-type: none"> ▶ If you retire or terminate employment with the company ▶ Through plan loans ▶ Through in-service traditional after-tax withdrawals, withdrawals from rollover accounts, and limited hardship withdrawals while you're working for the company ▶ At any time following attainment of age 59½ while working for the company

Not saving in the company 401(k) Plan? Visit 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/retirement2021>

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, and SoFi. Check out 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 and enter the password: Leidos1.

Disclaimer: Leidos is making these programs available to you – but it is your choice to participate. Leidos does not provide any of your personal information to these vendors. It is your decision whether to participate and share your data with the vendors.

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*
- ▶ MetLife Legal Plan*
- ▶ Home & Auto Insurance
- ▶ Pet Insurance
- ▶ ID Theft Protection*
- ▶ Cancer Guardian*

*Critical Illness Insurance, Accident Insurance, ID Theft Protection, Cancer Guardian and a Legal Plan are offered only during Open enrollment or if you experience a qualifying life event. If you are currently enrolled in these voluntary benefits, those elections will continue into the next plan year. Should you decide to cancel coverage during Open Enrollment for the next plan year, contact Beneplace via phone at 800-683-2886 or via web at www.leidosaddedbenefits.com/.

CRITICAL ILLNESS

Critical illnesses can happen at any age and more often than you may think. Quality health and disability income insurance plans are not always enough — there may still be coverage gaps.

Critical illness insurance offered through MetLife helps ensure you and your family have the financial support to offset the expenses of a serious illness. There are two Benefit Amounts available — \$15,000 or \$30,000. You and your eligible family members are guaranteed coverage — there are no medical exams required.

The plan provides a lump-sum payment if you or your covered dependents are diagnosed with one of the following conditions (and meet the policy and certificate requirements):

Covered Condition	Initial Benefit	Recurrence Benefit
Full Benefit Cancer	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer	25% of Initial Benefit	25% of Initial Benefit
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable

Payments will be made directly to you, not to the doctors, hospitals or other health care providers.

MetLife will also provide an annual benefit for taking an eligible screening/prevention measure — \$50 per calendar year with the \$15,000 Benefit Amount or \$100 per calendar year with the \$30,000 Benefit Amount!

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.

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

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.

Benefit Type	Low Plan Benefit	High Plan Benefit
Injuries		
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
Medical Services & Treatment		
Ambulance	\$200–\$750	\$300–\$1,000
Emergency Care	\$25–\$50	\$50–\$100
Non-Emergency Care	\$25	\$50

METLIFE 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 MetLife Legal 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

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

NEW CANCER GUARDIAN

Cancer Guardian is an innovative support program that can help in the prevention and management of cancer by combining the power of advanced DNA testing with the personalized support of expert cancer care resources.

The program includes these valuable features and benefits:

- ▶ **Cancer Information Line** – staffed by oncology experts, members can ask any cancer related question, discuss concerns, risk-mitigation strategies, or care-giving guidance
- ▶ **Hereditary Risk Screening Test** – understand your genetic risk for hereditary cancers for preventative planning. Test analyzes 61 genes for risk of the most common inherited cancers
- ▶ **Medical Records Platform** – a secure platform that allows you to store medical records for any condition and share with your medical team at any time
- ▶ **Dedicated Cancer Support Specialist** – if diagnosed with cancer, a dedicated Cancer Support Specialist (CSS) is assigned to provide practical, emotional, and clinical support
- ▶ **Expert Pathology Review** – ensure correct diagnosis with an expert second opinion review
- ▶ **Comprehensive Genomic Profiling** – if diagnosed, this test interrogates more than 300 cancer-related genes in the tumor, helping inform treatment decisions and clinical trial eligibility
- ▶ **On-site Nurse Advocate** – if diagnosed, an oncology nurse advocate can accompany you to a medical appointment to provide support and guidance
- ▶ **Clinical Trial Explorer** – personalized clinical trial search, reporting and enrollment platform
- ▶ **Financial Navigation** – projects out-of-pocket financial exposure and identifies public and private financial aid programs

ALLSTATE IDENTITY PROTECTION PRO PLUS (FORMERLY InfoArmor)

Your identity is made up of more than your Social Security number and credit score. That's why Allstate Identity Protection *Pro Plus* does more than monitor your credit reports. Allstate can help you look after your online activity, from financial transactions to what you share on social media – so you can protect the trail of data you leave behind.

Allstate Identity Protection *Pro Plus* services include:

- | | | |
|---|---|---|
| ▶ Allstate Digital Footprint™ | ▶ Credit lock (adult and child) | ▶ Tri-bureau credit monitoring |
| ▶ Remediation of pre-existing conditions at no additional cost | ▶ Credit report disputes | ▶ Unlimited TransUnion credit scores and reports |
| ▶ Full-service 24/7 fraud remediation with a highly trained in-house expert | ▶ Accounts secured with two-factor and biometric authentication | ▶ Annual tri-bureau credit report and score |
| ▶ Identity monitoring | ▶ Deceased family member coverage | ▶ Digital wallet storage and monitoring |
| ▶ Financial transaction monitoring | ▶ Dark web monitoring | ▶ IP address monitoring |
| ▶ Data breach notifications | ▶ High risk transaction monitoring | ▶ Sex offender notifications |
| ▶ Identity health score | ▶ Social media reputation monitoring | ▶ Protect yourself and your family (“under your roof and wallet”) |
| ▶ Real-time rapid alerts | ▶ Social media account takeover | |
| ▶ Credit freeze assistance | ▶ Financial wellness toolbox | |

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

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 Nationwide and provides healthcare coverage for dogs, cats, birds, hamsters, or other exotic pets.

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

DISCOUNT PROGRAM

The Discount Program offers you exclusive discounts on everything from new cars to computers to theme park tickets with new deals added weekly! To save on these deals and many more, visit [leidos.savings.beneplace.com](https://savings.beneplace.com).

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. The program offers support and guidance during uncertain times that can assist with all areas of your life including mental health and wellbeing, financial and legal concerns, and eldercare and childcare resources and education. When you call, a professional counselor will speak with you about your concerns and offer a variety of services, including:

- ▶ **Counseling (virtual and in-person)** for stress, family difficulties, depression and anxiety, chemical dependency, crisis situations, or any other personal or family problem. The 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, tutoring, 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 (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 HealthEquity/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 2021 Open Enrollment Checklist

Take Action!

✓	Visit Prism for information about the 2021 Benefits Program and Open Enrollment. Check out the Open Enrollment pages on Prism.
✓	Elect 2021 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 2021 plan year. Provide any required documents, such as a marriage certificate, birth certificate or residency document, to ensure benefit coverage for your dependents in 2021. 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, 2021.

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
401(k) Plan	www.vanguard.com Non-Bargained Employees: Plan 090518 Bargained Employees: Plan 094548	800-523-1188
AD&D Insurance	www.cigna.com	800-367-1037
Aetna Healthy Focus Plans ▶ Innovation Health Network	www.aetna.com www.innovationhealth.com	800-843-9126
All Leidos benefits	Benefits Summary Plan Description website Healthy Focus Prism Page Kaiser HMO Prism Page HSA/FSA Prism Page	N/A
Back-Up and In-Home Childcare, Eldercare, Tutoring and Educational Resources	Bright Horizons www.careadvantage.com/Leidos	877-242-2737
Beneplace — Voluntary Benefits	Discount platform: leidos.savings.beneplace.com Voluntary Benefits enrollment website: https://www.leidosaddedbenefits.com/	800-683-2886
Cigna Global	www.CIGNAenvoy.com	800-441-2668 or 001-302-797-3100 outside U.S.
Clickotine Tobacco Cessation Program	https://clktx.com/join/ (use Clickotine Client ID G261Y5) Email address: support@clicktherapeutics.com	toll-free at 877-352-5425 (Monday - Friday: 9am - 6pm ET)
Commuter Benefits Program	www.wageworks.com	877-924-3967
Dental Plans	Leidos Dental PPO (Delta Dental) www.deltadentalva.com Aetna DMO www.aetna.com	800-237-6060 877-238-6200
Employee Assistance Program (EAP)	Empathia mylifematters.com (password Leidos1) Global EAP https://www.empathia.com/international-eap/	800-634-6433 +44 33 00 241 021
Grand Rounds	www.grandrounds.com/leidos	855-394-1637
Group Universal Life (GUL) & Cash Accumulation Fund (CAF) — Administered by Mercer	N/A	855-735-4873
Headspace for Work	Registration: work.headspace.com/leidos/member-enroll Email address: teamsupport@headspace.com	

Benefits Contacts

Plan or Program	Website	Phone Number
HealthEquity — Health Savings Account (HSA) and Flexible Spending Account (FSA) Administrator	www.healthequity.com/leidos	844-373-6981
HMSA	www.hmsa.com	808-948-6111
Kaiser	www.kp.org	800-777-7902 (Kaiser DC) 808-432-5955 (Kaiser Hawaii, Oahu) 800-966-5955 (Kaiser Hawaii, Neighbor Islands) 800-464-4000 (Kaiser California)
Life Insurance	www.prudential.com	888-257-0412 Medical Underwriting (EOI)
Livongo Diabetes Management Program ▶ StepIn Pre-Diabetes Program	Online Registration: https://welcome.livongo.com/LEIDOS	Member support Call Center: (800) 945-4355 (registration code for the Pre-Diabetes Program is STEPIN)
Prescription Drugs — Express Scripts (ESI) (Healthy Focus Plans)	www.express-scripts.com/leidos	877-223-4721
Profile by Sanford	www.profileplan.com/leidos/	888-979-7151
Prudential Financial Wellness Center	www.prudential.com/leidos	N/A
Purchasing Power	www.purchasingpower.com/leidos	866-670-3477
Rx Savings Solution	https://myrxss.com	800-268-4476
SmartPath Financial Coaching Program	www.joinsmartpath.com/leidos	888-686-5808
Teladoc	www.teladoc.com/doctornow	800-835-2362
Vision Service Plan (VSP)	www.vsp.com	800-877-7195
Voluntary Long-Term Disability (LTD) ▶ Veteran's Support Line	www.cigna.com	855-244-6211
Voluntary Short-Term Disability Insurance (VSDI)	www.sedgwickcms.com	To file a claim: 877-399-6443

Leidos has made every attempt to ensure the accuracy of this information. If there is any discrepancy between this guide and the insurance contracts or other legal documents, the legal documents will always govern. As with all of its benefits, Leidos reserves the right to amend or discontinue the benefits described in this document in the future, as well as change how eligible employees and the company share cost at any time. This guide does not create any employment agreement of any kind or a guarantee of continued employment with Leidos.