



2022

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., Gibbs & Cox, 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 [2022 Open Enrollment page](#) on Prism and the Benefits Summary Plan Description website at benefits.leidos.com for decision-making support.

ENROLL

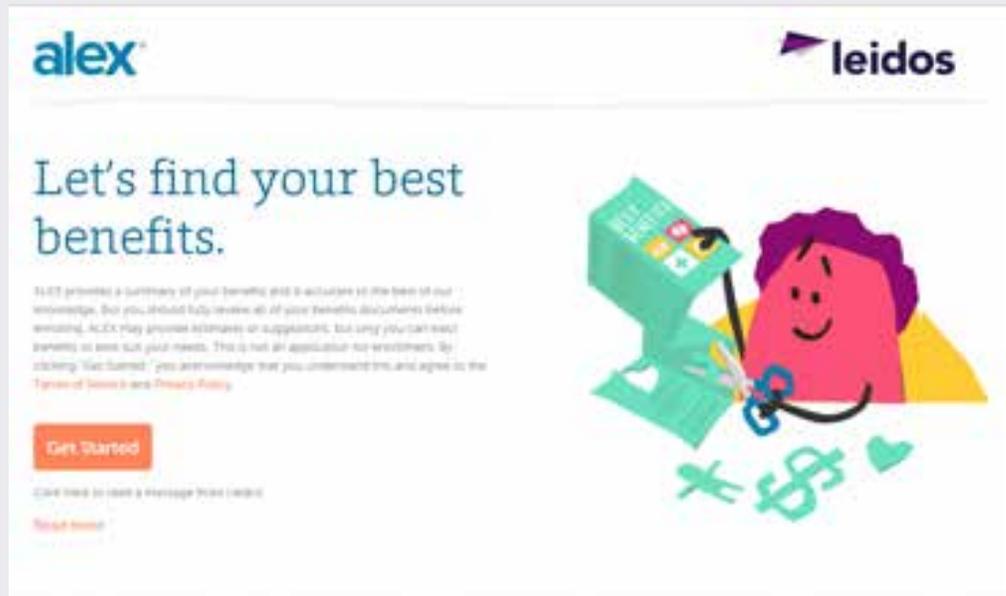
ENGAGE. Ask Alex for Benefits Help

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/2022 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 2022. Alex simply provides another data point which may aid you in choosing a plan that meets your needs and that of your enrolled dependents.



If You Have Questions

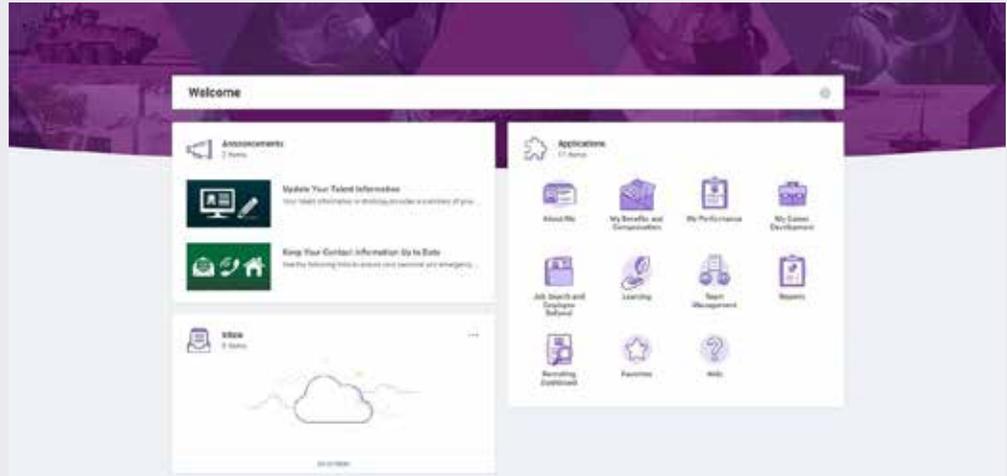
Contact HR Services for help with enrolling or benefit-related questions: 855-553-4367, option 3 or email: AskHR@leidos.com.

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. 28 – Nov. 11

You can enroll in 2022 benefits beginning October 28 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. 11, you will be defaulted to your current 2021 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 2022.**

What's New or Changing for 2022

Here are highlights of the benefit program changes for 2022

Medical

HEALTHY FOCUS MEDICAL PLANS

- ▶ The minimum age for a preventive colorectal cancer screening will be lowered to age 45.
- ▶ All Healthy Focus plan enrollees will get a new medical ID card from Aetna for 2022.
- ▶ Enhanced Aetna Maternity Management Program – NEW Components include:
 - Fertility Advocate: Members struggling with fertility have access to a nurse specialist who will provide clinical and emotional support as well as guide them through their fertility treatment options
 - Genetic screening and counseling are available through Aetna's partnership with Informed DNA; parents can get a carrier screening which tests for 147 genes. The screening cost is covered as an in-network lab claim under the Healthy Focus plan.
 - Preeclampsia prevention initiative identifies members who have risk factors and provides them a coupon for CVS Health® low-dose aspirin and educational materials about risk factors, symptoms and the benefits of low-dose aspirin therapy
 - Predictive analytics and artificial intelligence identify and target members in need of postpartum depression support. Encourage new parent(s) to complete 6 telehealth behavioral health visits over 3 months.

TOBACCO SURCHARGE

- ▶ Starting in 2022, vaping will be subject to the Tobacco Use Surcharge.

Health Savings Account (HSA)

- ▶ Increase to IRS HSA limits for 2022 - \$3,650 maximum for single coverage and \$7,300 maximum for family coverage.
- ▶ Leidos will be reducing the HSA Employer Contribution for 2022. Refer to the chart on page 16 for the new annual contribution amount.
- ▶ **IMPORTANT** – In order to receive a Leidos HSA contribution for 2022, you will need to elect an HSA in Workday even if you do not want to make your own contribution.

Flexible Spending Account (FSA)

LIMITED PURPOSE FSA (LPFSA)

- ▶ Leidos is adding a LPFSA option in Workday which will be available to those employees that enroll in a Healthy Focus medical plan AND HSA. Employees that elect to contribute to the LPFSA, can only use funds for dental and vision expenses until their medical deductible has been met.

Well-Being

GRAND ROUNDS

- ▶ Leidos has decided to discontinue our partnership with Grand Rounds after December 31, 2021. If you initiate a Medical Expert Second Opinion in December, please rest assured that Grand Rounds will fulfil the review.

TOBACCO CESSATION PROGRAM

- ▶ Leidos has decided to discontinue our partnership with Clickotine after December 31, 2021. As a replacement, we will be partnering with the American Lung Association to offer their Freedom From Smoking program. The program uses proven activities and tools to help you understand your own relationship with tobacco—and how to say good-bye for good. For further details, please refer to page 30.

Life and Accidental Death and Dismemberment (AD&D) Insurance

BASIC LIFE INSURANCE

- ▶ New minimum Basic Life Insurance of \$50,000 for all U.S. benefits eligible employees. Therefore, employees with a salary less than \$50,000 will receive a flat \$50,000 in coverage. Employees with a salary greater than \$50,000 annually can continue to receive their default of 1x annual base salary or can choose a flat \$50,000 of coverage.
 - This option will still be subject to age reduction at age 70

AD&D INSURANCE

- ▶ For 2022, the Voluntary AD&D rates will decrease slightly. The new rates will be visible in Workday once Open Enrollment has started.
- ▶ Effective January 1, 2022, the age reduction clause will be removed from the Basic AD&D and Voluntary AD&D policies. Therefore, all U.S. benefits eligible employees, including expats, will be eligible for coverage at their full base annual salary after age 70.

BUSINESS TRAVEL ACCIDENT (BTA) INSURANCE

- ▶ Effective January 1, 2022, the age reduction clause will be removed from the BTA policy. Therefore, all U.S. benefits eligible employees, including expats, will be eligible for coverage at their full base annual salary after age 70.

Leave Benefits

VOLUNTARY SHORT-TERM DISABILITY INSURANCE (VSDI)

- ▶ For 2022, the rate will increase from .72% to .74% of salary

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 whom 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 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 under 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 2022 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, or Declaration of Domestic Partnership and proof of joint ownership document.
- ▶ Proof of parent/child relationship — 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 2022, 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

Aetna Choice POS II is our 2022 provider network. When you see an in-network doctor, you'll pay lower costs.

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

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.

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.

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 the Aetna One Advisor team, a 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 out of your benefits, to providing support during difficult times, to setting up collaborations with providers, members, and internal resources. Aetna One Advisor removes barriers to care and provides support to help you achieve your health goals across all aspects of your health care journey. 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 well-being 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 2022, 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 2022.

As you evaluate the plan options, consider your premiums, deductibles, and 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 (ESI). 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 your 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 select diabetes products, 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. Select preferred diabetes products are included within this program and include therapies within the following categories:

- ▶ Insulin
- ▶ GLP-1 agonists
- ▶ SGLT2-inhibitors
- ▶ DPP-4 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

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.

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



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

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

How it Works

- ▶ If you have regular prescriptions, RxSS will notify you automatically if there is an opportunity to save money.
- ▶ 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 2022, 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 2022 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 | \$0 | \$0 | \$250 | \$500 | \$500 | \$1,000 | \$500 | \$1,000 |
| \$85,001–\$150,000 | \$0 | \$0 | \$125 | \$250 | \$250 | \$500 | \$250 | \$500 |
| \$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 2022 is \$3,650 for employee only coverage, or \$7,300 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 2022, 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.

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), dermatology, and behavioral health services 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. For more information, go to www.teladoc.com/doctornow or call **800-Teladoc (800-835-2362)**.

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.

Cost of Teladoc Services (per consultation):

- ▶ General Medical Consultation - \$47
- ▶ Dermatology Consultation - \$75
- ▶ Caregiver Services - \$47
- ▶ All Therapy Visits (Non-MD) - \$85
- ▶ Initial Psychiatry (MD) Visit - \$190
- ▶ All Subsequent Psychiatry (MD) Visits - \$95

Please note - Once you meet your in-network deductible, the Teladoc fee will be covered by your insurance at 100%.

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.

For additional details, refer to the [FAQs](#) on Prism.



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.



Kaiser Permanente Medical Plans

Employees in California, Mid-Atlantic States (MD, D.C. and VA), and Hawaii have the option to enroll in a Kaiser Permanente HMO medical plan. As a Kaiser Permanente member, your coverage includes exclusive access to top-notch doctors and hospitals. You and your Kaiser provider will work together to create a personalized wellness plan that makes it easier for you to stay healthy — in mind and body. When you enroll in Kaiser, you and your covered dependents will need to select a primary care physician (PCP) to coordinate all routine medical care and specialist referrals. The Kaiser plan includes a prescription drug benefit. Preventive care received in the Kaiser plans is covered at 100 percent, no deductible.

The chart below highlights Kaiser plan features and some key covered services. Benefits are **only** paid for care from in-network providers except for emergency and urgent care. To learn more about Kaiser Permanente, visit select.kp.org/leidos.



| | California and Mid-Atlantic Plan Features | Hawaii Plan Features |
|-------------------------------------|---|------------------------------------|
| Annual Deductible | | |
| ▶ Individual | \$500 | Not Applicable |
| ▶ Family | \$1,000 | |
| Annual Out-of-Pocket Maximum | | |
| ▶ Individual | \$3,000 | \$2,000 Individual |
| ▶ Family | \$6,000 | \$6,000 Family |
| Co-insurance | 10% after deductible | \$50 |
| Covered Services | | |
| Preventive Care | Covered at 100% | Covered at 100% |
| Office Visit | | |
| ▶ PCP | \$10 | \$15 |
| ▶ Specialist | \$10 | \$15 |
| Emergency Room | 10% after deductible | \$50 per visit, waived if admitted |
| Hospital Stay | 10% after deductible | \$50 per day |
| Outpatient Surgery | 10% after deductible | \$15 per procedure |
| Prescription Drugs (Retail) | | |
| Generic | \$10 | \$10 |
| Preferred Brand | \$30 | \$35 |
| Non-Preferred Brand | \$30 (\$50 -Mid-Atlantic Only) | \$35 |

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

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 offers member free access to myStrength, a behavioral health app.

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 provides access to 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.



HMSA

The HMSA medical plan is a Preferred Provider Organization (PPO) available to employees who reside in Hawaii. With HMSA, members have access to quality care from their choice of doctors and specialists and Hawaii’s top hospitals. This plan offers flexibility in the way a member gets medical benefits (e.g. office visits, inpatient facility services, outpatient services, etc.). In general, to get the best benefits possible, a member should seek services from HMSA participating providers. If a member chooses to visit a non-participating provider, the out-of-pocket costs will be higher.

The chart below highlights some HMSA plan features:

| Benefit | In-Network Coverage | Out-of-Network Coverage |
|--|---|--|
| Annual Deductible** | None | \$100 Individual \$300 Family |
| Annual Out-Of-Pocket Maximum (Including Deductible) | \$2,500 Individual \$7,500 Family Combined with Out-Of-Network | \$2,500 Individual \$7,500 Family Combined with Out-Of-Network |
| Office Visits | \$12 Copay | 30% Coinsurance (after Deductible) |
| Preventive Care | Covered at 100% | 30% Coinsurance (after Deductible) |
| Hospital Care Inpatient Outpatient | 10% Coinsurance 10 – 20% Coinsurance | 30% Coinsurance (after Deductible) |
| Emergency Care | 20% Coinsurance | 20% Coinsurance |
| Mental Health - Inpatient | Hospital & Facility Services – 10% Coinsurance Physician Services – 10% Coinsurance | Hospital & Facility Services – 30% Coinsurance (after Deductible) Physician Services – 30% Coinsurance (after Deductible) |
| Mental Health - Outpatient | Hospital & Facility Services – 10% Coinsurance Physician Services – \$12 Copay | Hospital & Facility Services – 30% Coinsurance (after Deductible) Physician Services – 30% Coinsurance (after Deductible) |
| Prescriptions – Retail | Generic - \$7 Copay Preferred Brand - \$30 Copay Other Brand - \$30 Copay plus \$45 cost share | Generic - \$7 Copay Preferred Brand - \$30 Copay + 20% Coinsurance Other Brand - \$30 Copay plus \$45 cost share + 20% Coinsurance |
| Prescriptions – Mail Order | Generic - \$11 Copay Preferred Brand - \$65 Copay Other Brand - \$65 Copay plus \$135 cost share | Not Covered |

Tricare Supplement

TRICARE Supplement insurance is voluntary insurance designed to supplement TRICARE to help with out-of-pocket healthcare expenses. Retired military people who have TRICARE Supplement insurance coverage can save on copays, prescriptions, and cost shares.

TRICARE and TRICARE Supplement are separate plans. However, TRICARE Supplement may help to minimize your out-of-pocket expenses. Not all services and expenses are covered by TRICARE and TRICARE Supplement Insurance.

See the [Plan Design for Employees brochure](#) for benefits and coverage details, including exclusions, and limitations.

Triple-S Optimo Plus Medical Plan

Participants located in Puerto Rico are eligible to enroll in the Optimo Plus Medical Plan through Triple S.

How the Optimo Plus Plan Works

Participants covered under the Triple-S Optimo Plus Plan do not have to meet a deductible. However, participants must meet an annual out-of-pocket maximum of \$6,350 (Individual) or \$12,700 (Family). Once the out-of-pocket maximum is met, Triple S will pay 100% of the member's remaining covered health care expenses for the rest of the plan year.

Participants may access care within the Triple S provider network without a referral from a primary care physician.

Services provided by out-of-network doctors and providers in Puerto Rico will only be paid at the rate payable to in-network providers, minus the applicable participant copayment or coinsurance. Certain services are covered in the United States through the Blue Cross Blue Shield (BCBS) network if the participant receives prior authorization. Non-participating providers in the United States are covered only in emergencies.

For more information on benefit coverage and how the Plan works, refer to the [Triple S Optimo Plus Certificate of Insurance](#).



Cigna Global Medical Plan

The Cigna Global Medical 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% |

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

VISION COVERAGE

Vision coverage is included in the Cigna International High medical plan. The chart below highlights plan features.

| Global Vision Plan | | | |
|---|--|--------------------------------|------------------------|
| | International (Outside of the U.S.) | U.S. In-Network | U.S. Out-of-Network |
| Examinations One every 12 consecutive months | 100% not subject to deductible | 100% not subject to deductible | |
| Lenses and Frames or Contacts One every 12 consecutive months | 100% not subject to deductible | 100% not subject to deductible | |
| Hardware Maximum Benefit | \$200 | | |

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.

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.



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 | Member Copay: \$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.*

Delta Dental PPO Plus Premier

Under the Delta Dental PPO Low and Delta Dental PPO High plans, you have access to both of Delta's PPO and Premier networks. Thus, you have a wider selection of in-network dentists.

However, note that you will generally have a higher out-of-pocket cost if you see a dentist in the Delta Dental Premier network.

For more information and to find an in-network dentist, visit deltadentalva.com/members/leidos.



Cigna Global Dental

Leidos offers international dental coverage for employees who will be deployed on an international assignment. The chart below highlights plan features.

| Global Dental Plan | | |
|--|---|------------------------------------|
| Calendar Year Maximum Combined for: Class I Class II Class III | | \$1,500 |
| Lifetime Class IV Maximum | | \$1,500 |
| Calendar Year Deductible Combined for: Class II Class III | | \$25 Individual / \$75 Family |
| Class I | Preventive Care For diagnostic and preventative services including: <ul style="list-style-type: none"> ▶ Oral Exam -2 Per Person Per Year Cleanings -2 Per Person Per Year Bitewing X-rays -2 Per Person Per Year Fluoride Applications -1 Per Person Per Year ▶ (Up to age 19) ▶ Sealants -1 Per Person Per 3 Years Diagnostic X-rays –Unlimited Full Mouth / Panoramic X-rays -1 Per Person Per 3 Years | 100% not subject to deductible |
| Class II | Basic Restorative <ul style="list-style-type: none"> ▶ For Basic Restorations ▶ Endodontics ▶ Periodontics ▶ Prosthodontics Maintenance ▶ Oral Surgery ▶ Fillings ▶ Root Canal ▶ Periodontal Scaling and Root Planing Repair to Bridgework and Dentures | 80% after deductible |
| Class III | Major Restorative For Major Restorations: | 50% after separate \$50 deductible |
| Class IV | Orthodontia Children and Adults | 50% after separate \$50 deductible |



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.

See the below comparison chart for coverage details.

| | VSP Basic | | 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 |

*EasyOptions is not covered at Walmart, Sam's Club, or Costco.

| | VSP Basic | | 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 | \$100 allowance per eye | \$100 allowance per eye | \$100 allowance per eye |
| 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 Health and Well-Being

VIRGIN PULSE WELL-BEING PROGRAM

The Virgin Pulse well-being program supports you on your journey to your best health and well-being by guiding you through small, everyday changes that are focused on the areas you want to improve the most. When you stick to the program, you'll build healthy habits, have fun with coworkers, and experience the lifelong rewards of better health and well-being. In addition, by checking in on your health and completing fun activities, you'll earn points towards great rewards.

Within the well-being program, there are four levels each with different rewards. To earn points towards rewards, start by taking your annual Health Assessment, the Leidos Integrity Pledge, and the Leidos Mission, Vision and Values – all three are required for Leidos employees to earn any incentives. Next you can navigate to the 'How to Earn' page to see a full list of point earning opportunities on the platform. This page will be updated throughout the year, so keep checking in for new activities that interest you.

| Levels | Total Points | Reward | |
|---------|--------------|--|--|
| | | Employees enrolled in a Healthy Focus medical plan AND HSA | All other eligible Leidos employees and all spouses/domestic partners <small>(Includes Consulting Employees***; Employees who waive Leidos medical coverage; OR Employees enrolled in a Healthy Focus medical plan but not the HSA, or enrolled in Triple S, Kaiser, HMSA, or Cigna Global)</small> |
| Level 1 | 7,000 | \$50 HSA Contribution* | \$25 Pulse Cash** |
| Level 2 | 25,000 | \$50 HSA Contribution* | \$35 Pulse Cash** |
| Level 3 | 40,000 | \$75 HSA Contribution* | \$40 Pulse Cash** |
| Level 4 | 60,000 | \$125 HSA Contribution* | \$50 Pulse Cash** |

*If you have reached the required point level to receive an HSA Contribution reward, it can take up to 60 days to process the reward.

**Pulse Cash can be redeemed in the Virgin Pulse platform to purchase a wide range of health & wellness products such as compatible fitness trackers and fitness training accessories. Members can also transfer their Pulse Cash to a gift card from the catalog or donate Pulse Cash to a charitable cause.

*** Consulting Employees (CEs) can participate in the well-being program offerings but are not eligible for rewards.

The 2022 program will start on January 12, 2022. To start earning points toward rewards, log into the Virgin Pulse website at member.virginpulse.com on or after January 12 and start tracking your healthy habits.

The well-being program is a voluntary benefit administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disability Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable. For more information, refer to the Equal Employment Opportunity Commission (EEOC) [Notice for Employer-Sponsored Wellness Programs](#).

KEY THINGS TO KNOW

- ▶ You don't have to be enrolled in a Leidos medical plan to participate in the Virgin Pulse well-being program and earn incentives!!
- ▶ In order for your spouse/domestic partner to participate, you must link him/her to the well-being benefit when completing your enrollment process in Workday.

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 when you join. Prices vary by location. Please visit <https://www.profileplan.com/leidos/> for more information. If you have any questions, please call 877-373-6069.

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.

FREEDOM FROM SMOKING TOBACCO CESSATION PROGRAM

Although the first steps can be hard, finding your path to a smokefree life is easier with the right help. The American Lung Association's Freedom From Smoking program is a proven way to stop tobacco usage even if you've tried before and went back. Every person's experience with quitting is different. The Freedom From Smoking program uses proven activities and tools to help you understand your own relationship with tobacco—and how to say good-bye for good.

The user-friendly interface helps you create a personal quit plan on your desktop, tablet or smartphone. Through interactive features that include videos, quizzes and activities, Freedom From Smoking Plus walks you through the quitting process and offers a surround sound of support from American Lung Association's Lung HelpLine counselors through their online community at FreedomFromSmoking.Inspire.com. Individuals can access ongoing support from other quitters by logging on and discussing their challenges and success stories with others working to break their tobacco addiction.

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 American Lung Association Tobacco Cessation program and provide a certificate of completion to receive reimbursement for the cost of the program and to remove the Tobacco Use Surcharge. Please note that it could take up 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.

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 2022.
- ▶ 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 2022 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, 2023, to file claims for 2022.
- ▶ 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 2022. 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.



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 New York Life (formerly 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. For 2022, Leidos is adding a new minimum of \$50,000 available to all U.S. benefits eligible employees. Therefore, employees with a salary less than \$50,000 will receive a flat \$50,000 in coverage. Employees with a salary greater than \$50,000 annually can continue to receive their default of 1x annual base salary or choose a flat \$50,000 of coverage. 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.”

When you attain age 70, coverage will be reduced by 35%.

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.** The 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):

- ▶ 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 three times your annual base salary, not to exceed \$500,000, without having to provide EOI.

DEPENDENT LIFE INSURANCE

If you are enrolled in Group Universal Life (GUL), you also have the option to 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):

- ▶ 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 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.

The age reduction clause is being removed for 2022.

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 benefits.leidos.com.

The age reduction clause is being removed for 2022.

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 and Paid Medical Leave programs for employees in California, Hawaii, New Jersey, New York, Puerto Rico, Rhode Island, Massachusetts, Washington and Washington D.C. – paid by either the employee or a combination of employee and employer

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 (80 hours) 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 and Paid Medical Leave Programs

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

- ▶ California
- ▶ Commonwealth of Puerto Rico
- ▶ Connecticut
- ▶ 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. LTD is insured and administered by New York Life (formerly Cigna). 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.

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 2022.</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 2022 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/retirement2022>

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, Commonbond, and SoFi. Check out leidos.savings.beneplace.com 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!

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

Disclaimer: Leidos is making these programs available to you at a discount—but it is your choice to participate. Leidos does not provide any of your personal or financial information to these vendors. It is your decision whether to participate in this program and share your data with the vendors.

ACCIDENT INSURANCE

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

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

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

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

| 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/.

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).

LifeMatters 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 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 2022 Open Enrollment Checklist

Take Action!

| | |
|---|--|
| ✓ | Visit Prism for information about the 2022 Benefits Program and Open Enrollment. Check out the Open Enrollment pages on Prism. |
| ✓ | Elect 2022 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 the eligibility of any dependents that you added to your benefits for the 2022 plan year. Provide any required documents, such as a marriage certificate, birth certificate or residency document, to ensure benefit coverage for your dependents in 2022. 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, 2022.

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.newyorklife.com | 800-238-2125 |
| 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: www.leidosaddedbenefits.com/ | 800-683-2886 |
| Cigna Global | www.CIGNAenvoy.com | 800-441-2668 or 001-302-797-3100 outside U.S. |
| Commuter Benefits Program | www.healthequity.com/leidos | 877-924-3967 |
| Dental Plans | Leidos Dental PPO (Delta Dental) deltadentalva.com/members/leidos Aetna DMO www.aetna.com | 800-237-6060 877-238-6200 |
| Dependent Eligibility Verification — Budco | www.dependentverification.budco.com/user/lei | 1-866-488-2001 |
| Freedom From Smoking Tobacco Cessation Program | | |
| 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 | |
| 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 |

Benefits Contacts

| Plan or Program | Website | Phone Number |
|--|--|--|
| 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) |
| LifeMatters Employee Assistance Program (EAP) | Empathia mylifematters.com (password Leidos1) Global EAP www.empathia.com/international-eap/ | 800-634-6433 +44 33 00 241 021 |
| Life Insurance | www.prudential.com | 888-257-0412 Medical Underwriting (EOI) |
| Livongo Diabetes Management Program ▶ StepIn Pre-Diabetes Program | Online Registration: 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/ | 877-373-6069 |
| Prudential Financial Wellness Center | www.prudential.com/leidos | N/A |
| Purchasing Power | leidos.purchasingpower.com | 866-670-3477 |
| Rx Savings Solutions | myrxss.com | 800-268-4476 |
| SmartPath Financial Coaching Program | onsmartpath.com/leidos | 888-686-5808 |
| Teladoc | www.teladoc.com/doctornow | 800-835-2362 |
| Triple S | www.ssspr.com | 800-981-3241 |
| Virgin Pulse | Online Registration: join.virginpulse.com/leidos Customer Support Team email: Support@VirginPulse.com | 888-671-9395 |
| Vision Service Plan (VSP) | www.vsp.com | 800-877-7195 |
| Voluntary Long-Term Disability (LTD) ▶ Veteran's Support Line ▶ Mindfulness For Vets | www.cigna.com | 888-842-4462 855-244-6211 (Available every Tuesday at 5 PM ET at 866.205.5379 - passcode: 113 29 178) |
| Voluntary Short-Term Disability Insurance (VSDI) | www.sedgwickcms.com File and view a claim/upload claim documentation: www.mysedgwick.com/ | 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.