



2018 Benefits Guide

BENEFITS FOR YOUR
HEALTH AND WELL-BEING



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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., Leidos Commercial Health, Leidos Cyber, 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 www.leidos.com/benefitspd.

EXPLORE

ENGAGE

ENROLL

EXPLORE. Use this Guide to Help You Get Started

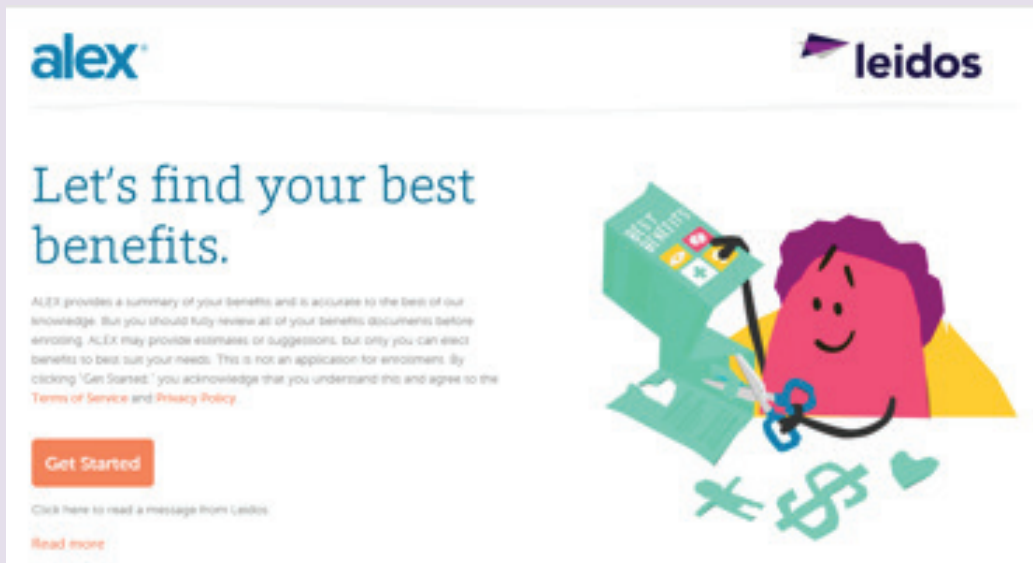
You can use this guide and other resources available to you on the Benefits: Health & Welfare hub on Prism and the Benefits Summary Plan Description website at www.leidos.com/benefitspd for decision-making support.

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 to make sure you're enrolling in a plan that's right for you and your family.



alex **leidos**

Let's find your best benefits.

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

Get Started

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

[Read more](#)

EXPLORE

ENGAGE

ENROLL

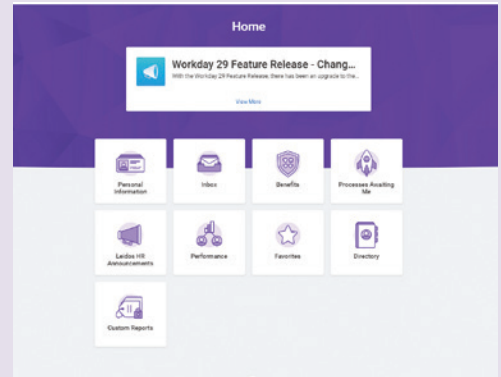
ENROLL.

You can enroll in your benefits by accessing Workday through the link on Prism. (Note: You will need an activated token if accessing Prism remotely.)

We want to make enrolling as simple as possible! If you need help, review the Step-by-Step Quick Reference Card on Prism.

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 Have Questions**

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

Changing Your Benefits During the Year

IRS regulations require that, once enrolled, you may not change your benefit elections until the next Open Enrollment period — unless you experience a qualified life event.

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

Eligibility for medical and dental plans is determined by your home ZIP code.

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

Refer to the Benefits Summary Plan Description website at www.leidos.com/benefitspd for more information.

Double Coverage Is Not Allowed

You may not cover a spouse, registered domestic partner, or dependent child if that individual is also a Leidos employee and has elected his or her own coverage.

ELIGIBLE DEPENDENTS

- Your legal spouse or domestic partner (if proof of registration with a state or local domestic partner registry is provided or if a Declaration of Domestic Partnership form is submitted)
- Dependent children up to age 26, regardless of student status
- Unmarried children beyond the age of 26 who are incapable of self-support due to physical or mental disability
 - Children include your natural child, legally adopted child, children placed with you for adoption, stepchildren, children of your domestic partner, or any other child who depends on you for support and lives with you in a parent-child relationship and for which you can provide proof of legal guardianship

A complete description of Leidos eligible dependent guidelines is available on the Benefits Summary Plan Description website at www.leidos.com/benefitspd.

TAKE NOTE!

Spousal Surcharge

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

If your spouse/domestic partner has access to another employer's medical plan, you will pay an additional \$100 per month to cover him/her on the Leidos medical plan.

The spousal surcharge would not apply if your spouse/domestic partner is:

- Currently employed by Leidos
- Enrolled in coverage through the Marketplace or a private plan
- Not employed
- Eligible for Medicare

Spousal Surcharge Certification

I certify that my spouse does not have employer-provided healthcare coverage available to him/her. I understand that if I knowingly and willfully submit false information to Leidos in order to obtain a spousal surcharge waiver, or fail to immediately notify Leidos that I am no longer eligible for a spousal surcharge waiver, I will be subject to disciplinary action, up to and including termination of employment, and I will be required to repay all surcharges that were waived.

To enroll a domestic partner, you must provide proof that your domestic partnership is registered with a state or local domestic partner registry, or you must complete a Declaration of Domestic Partnership. For additional information, contact Employee Services at AskHR@leidos.com 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.

DEPENDENT ELIGIBILITY VERIFICATION (DEV)

The Dependent Eligibility Verification (DEV) program is administered by Budco. At the conclusion of the enrollment period, you must verify any dependents added to your benefits for the 2018 plan year. You should be ready to provide the following to Budco:

- Proof of marital status — redacted tax return, marriage certificate, and a joint ownership document (current utility bill, mortgage statement, etc.).
- Proof of domestic partnership — proof of registration with a state or local domestic partner registry, residency document, and a joint ownership document.
- Proof of parent — birth certificate, recent hospital record, adoption paperwork, report of birth abroad, or legal guardianship document.

If you fail to submit the required documentation, or if the documents you submit are insufficient or incomplete, your dependent(s) will be removed from coverage.



2018 Benefits Program

Benefit	Options	Vendor
Medical	<ul style="list-style-type: none"> • Healthy Focus Essential Plan • Healthy Focus Advantage Plan 	Anthem or Aetna
	<ul style="list-style-type: none"> • Mid-Atlantic (Md., District of Columbia, and Va.) • Cali. (Northern and Southern) • Hawaii 	Kaiser
	Hawaii Medical Service Association (HMSA)	HMSA
	Cigna Global Plan	Cigna
	TRICARE Supplement	TRICARE
Prescription Drugs	Available with the Healthy Focus Advantage and Essential Plans	Express Scripts
Health Savings Account (HSA)	If you enroll in an HSA-eligible Healthy Focus Advantage Plan or Healthy Focus Essential Plan	HealthEquity
Mission for Life Wellness Program	Wellness Incentives	Limeade
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> • Limited Purpose FSA • Healthcare FSA • Dependent Care FSA 	HealthEquity
Dental	Dental PPO	Delta Dental
	Dental DHMO	Aetna or Cigna
	Cigna Global Dental Plan	Cigna
Vision	Vision Plan	VSP
Retirement	401(k) Plan	Vanguard
Life and AD&D	<ul style="list-style-type: none"> • Basic Life (includes Dependent Term Life coverage) • Group Universal Life (GUL) • Optional Dependent Life 	Prudential
	<ul style="list-style-type: none"> • Basic AD&D • Voluntary AD&D 	Cigna
	Business Travel Accident	Leidos
Disability	Disability Sick Leave (DSL)	Sedgwick
	Voluntary Short-Term Disability Insurance (VSDI)	Sedgwick
	Voluntary Long-Term Disability Insurance	Cigna
Voluntary Benefits	Accident Insurance	MetLife
	Critical Illness	MetLife
	Legal Plan	MetLaw
	Home & Auto Insurance	Liberty Mutual, Travelers Insurance or MetLife
	Pet Insurance	VPI
Employee Assistance Program (EAP)	Work/life Support	Empathia
Other Benefits	Telephone and Online Doctor Visits	Teladoc
	Health Plan Support	Health Advocate
	Commuter Incentive Program	Leidos
	Back-Up Childcare	Bright Horizons
	Health Club Reimbursement Program	Leidos
	Employee Discounts	Beneplace

Your Health

HEALTHY FOCUS MEDICAL PLANS

The Healthy Focus medical plans are self-funded by Leidos, which means that Leidos pays the plan's portion of all medical claims. The plans will be administered by Aetna or Anthem depending on the state in which you have your home residence. Aetna and Anthem are two best-in-class healthcare companies who will provide administrative services, including member services and medical claims processing.

You have two Consumer Directed Health Plan (CDHP) options to choose from:

- Healthy Focus Advantage Plan
- Healthy Focus Essential Plan

The plans provide:

- Flexibility to see any provider, but you'll get more value 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.

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 the money in a particular year.

AETNA AND ANTHEM NETWORKS

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

Locate an In-Network Provider

When you see an in-network doctor, you'll get the best value. Aetna Choice POS II and Anthem Blue Card PPO will be our 2018 provider networks.

To find an in-network provider, go to www.leidos.com/healthyfocus/tools, or go directly to the websites for **Aetna: www.aetna.com** or **Anthem: www.anthem.com/leidos**.

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

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

Aetna Customer Service
800-843-9126

Anthem Customer Service
866-403-6183

If you plan to enroll in a Healthy Focus medical plan for 2018 and are unsure which administrator you will have, contact Employee Services for help at **855-553-4367**, option 3 or email: **AskHR@leidos.com**.

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 80 percent (Healthy Focus Advantage Plan) or 65 percent (Healthy Focus Essential Plan) of the cost of most in-network 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.

How Much You Pay for Covered Expenses

	Healthy Focus Advantage Plan		Healthy Focus Essential Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
• Individual	\$1,350	\$1,350	\$2,000	\$2,000
• Family	\$2,700	\$2,700	\$4,000	\$4,000
Out-of-Pocket (OOP) Maximum				
• Individual	\$3,000	\$3,000	\$5,000	\$5,000
• Family	\$6,000	\$6,000	\$10,000	\$10,000
• Embedded OOP			(\$7,150 for individual within family)	(\$7,150 for individual within family)
Your cost for Covered Care				
Preventive Care	0%	50% after deductible	0%	50% after deductible
• Doctor Office Visit				
• Emergency Room	20% after deductible	50% after deductible	35% after deductible	50% after deductible
• Urgent Care				
• Other Covered Care				

SUPPORT FOR YOUR HEALTH

TELADOC

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

HEALTH ADVOCATE

The program provides personalized assistance to help you and eligible family members with many healthcare and insurance-related issues, including finding qualified providers anywhere in the country, expediting appointments, helping to resolve insurance claims, relocation assistance, and negotiating billing/payment arrangements. Leidos pays the full cost of the program. For more information, go to www.healthadvocate.com/leidos or call **877-651-8787**.



PRESCRIPTION DRUGS

If you are enrolled in one of the Healthy Focus medical plans, you have access to prescription drug coverage, administered by Express Scripts. The Express Scripts plan is competitive and designed to help you manage prescription drug costs.

HOW THE PRESCRIPTION DRUG PLAN WORKS

Under both of 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 www.leidos.com/healthyfocus/medical/prescription-coverage to see a list of approved preventive medications.

	In-Network	Out-Of-Network
Generic	\$5 after deductible	Not Covered
Preferred Brand	30% after deductible	Not Covered
Non-Preferred Brand	50% after deductible	Not Covered

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

Paying for Prescription Drugs with the Healthy Focus Medical Plans

With a CDHP, you pay the full price of prescription drugs until you meet the deductible for preferred brand and non-preferred brand medications. That's really important to understand, especially for you and covered dependents managing serious conditions that are treated with costly medications.

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. Also, your medications are mailed right to you, with free standard shipping.
- ▶ **Explore the My Rx Choices prescription savings program (also known as Savings Advisor) on the Express Scripts website.** With My Rx Choices, you can see if you have lower-cost alternatives available for medications you take regularly. Simply look up the name of your medication to find potential savings.

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 new feature of the Express Scripts prescription benefit for 2018. With this program, you have two ways to get a 90-day supply of your long-term maintenance medication — drugs you take regularly for ongoing conditions. You can conveniently fill these prescriptions through the Express Scripts mail service or any Walgreens network pharmacy. Your copay/coinsurance for your 90-day supply of medication will be the same whether you fill your prescriptions through Express Scripts home delivery or at a Walgreens network pharmacy. **Note:** If you continue to fill 30-day supplies of your long-term medication after the first two fills, you will pay 100% of the prescription drug cost.



HEALTH SAVINGS ACCOUNT (HSA)

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

HOW THE HEALTHY FOCUS PLANS AND THE HSA WORK TOGETHER

HSA You start with tax-free contributions to the HSA	Paying for Care When Needed You can use your HSA to pay your share of expenses tax-free	Carrying Funds Forward If you have HSA dollars left...
Your contributions + Company contributions (if eligible)	You pay 100% until you meet the deductible* You and the company share costs (co-insurance depending on the plan) After you meet out-of-pocket max, company pays 100%	Unused dollars carry forward to 2019 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 Advantage Plan		Healthy Focus Essential Plan	
	Employee only	Employee + Spouse Employee + Children/ Family	Employee only	Employee + Spouse Employee + Children/ Family
\$85,000 or less	\$38.46	\$67.31	\$19.23	\$33.65
\$85,001–\$150,000	\$19.23	\$38.46	\$9.62	\$19.23
\$150,001 or greater	\$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.

HealthEquity administers the HSA for Leidos and opens an account for you when you enroll in a Healthy Focus medical plan. To view your HSA 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.

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 2018 is \$3,450 for employee only coverage, or \$6,900 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 2018, you can make an additional \$1,000 tax-free contribution.
- 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're never taxed on this money (as long as it's used for eligible expenses); and once your balance reaches \$1,000, you can choose to invest it in a range of funds through HealthEquity. Remember, all investing is subject to risk; consult a financial advisor for assistance.
- You can earn up to \$250 dollars in your HSA by participating in the Mission for Life wellness program activities.

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

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 2018, 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.

HealthEquity Mobile App:

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

KAISER MEDICAL PLANS

Employees in Calif., Mid-Atlantic States (Md., D.C., and Va.), and Hawaii have the option to enroll in a Kaiser HMO medical plan. HMOs require you to receive all medical care exclusively from the HMO's network of providers in order to receive benefits. When you enroll in Kaiser, you and your covered dependents will need to select a primary care physician (PCP) to coordinate all routine medical care and specialist referrals. The Kaiser plan includes a prescription drug benefit. Preventive care received in the Kaiser plans is covered at 100 percent, no deductible.

The chart below highlights Kaiser plan features and some key covered services. Benefits are only paid for care from in-network providers.

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

For more information about the Kaiser medical plans, see the [Benefits Summary Plan Description web site at www.leidos.com/benefitspd](http://www.leidos.com/benefitspd).

CIGNA GLOBAL PLAN

The Cigna Global Plan is available to employees who are on long-term assignments and reside abroad. Participants in the Cigna Global Plan can receive medical care from any provider. The chart below highlights plan features.

Outside the U.S.	
Annual Deductible	\$200/\$400
Out-of-Pocket Maximum	\$1,250/\$2,500
Co-insurance	85%
Hospitalization	\$200 copay, then 85%
In-Network in the U.S.	
Annual Deductible	\$1,000/\$2,000
Out-of-Pocket Maximum	\$2,000/\$4,000
Co-insurance	80%
Hospitalization	\$250 copay, then 80%
Out-of-Network in the U.S.	
Annual Deductible	\$2,000/\$4,000
Out-of-Pocket Maximum	\$4,000/\$8,000
Co-insurance	60%
Hospitalization	\$250 copay, then 60%

For more information about the Cigna Global Plan, refer to the Benefits Summary Plan Description web site at www.leidos.com/benefitspd.

MISSION FOR LIFE WELLNESS PROGRAM

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

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

Level	Points	Employees enrolled in a Healthy Focus plan	All other eligible Leidos & Leidos Health (Including employees enrolled in a Kaiser, HMSA, medical plan waivers, all spouses/ domestic partners)
1 Inspired (Completion of annual well-being assessment required to reach level 1 and earn any incentives)	1,000	\$50 HSA contribution	\$25 Amazon gift card
2 Passionate	3,000	Additional \$100 HSA contribution	Additional \$25 Amazon gift card
3 United	5,000	Additional \$100 HSA contribution	Additional \$25 Amazon gift card

The 2018 program will start on Jan. 10, 2018. To start earning points toward rewards, log into the Mission for Life website at <http://limeade.leidos.com> on Jan. 10 and take your annual well-being assessment — it is required for Leidos and Leidos Health employees to reach the Inspired Level and earn any incentives. The well-being assessment gives a great summary of your strengths and recommends areas you can improve on. Next, you can check out the “Other Things To Do” section of your home page, which offers fun challenges to improve your physical, emotional, social, and financial health.

GO MOBILE WITH LIMEADE — HERE’S HOW:

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

If you have questions, please contact support+mobile@limeade.com.

KEY THINGS TO KNOW

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

FLEXIBLE SPENDING ACCOUNTS (FSAS)

Leidos offers the following FSAs through HealthEquity:

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

HOW THE FSAs WORK

- The FSA has an annual pre-tax contribution limit of:
 - \$2,650 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 day care FSA
- You decide how much to set aside for eligible healthcare or dependent care expenses for 2018.
- 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 2018 expenses. Remaining balances in excess of the \$500 carry-over at the end of the plan year will be forfeited. You have until April 30, 2019, to file claims for 2018.
- 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.

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.

HealthEquity administers the HSA for Leidos and opens an account for you when you enroll in a Healthy Focus medical plan. To view your HSA 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

You can carry over up to \$500 of your unused Limited Purpose FSA or healthcare FSA balance remaining at the end of the year into 2019. The carry-over feature helps you avoid losing unused money at the end of the year!

Limited Purpose FSA (HSA-Compatible)

- 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.)

Healthcare FSA

- 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 (DAY) CARE FSA

You can set aside money on a pre-tax basis to pay for eligible dependent day care expenses for qualified dependents.

Under the dependent (day) care FSA, a qualified dependent is:

- A child under age 13 whom the participant claims as a dependent on his or her federal income tax return,
- A participant's spouse who is physically or mentally incapable of self-care, or
- Any other dependent who is physically or mentally incapable of self-care, whom the participant claims as a dependent on his or her federal income tax return, and who normally spends at least eight hours in the participant's home each day.



DENTAL

Good dental health is important to your overall health and well-being. Leidos offers you a choice when it comes to the type of dental plan that works best for you and your family. Depending on where you live, you may be able to choose the Dental PPO administered by Delta Dental through the Delta Dental PPO Plus Premier network, or a DHMO administered by Aetna or Cigna.

Depending on the option you choose, the plan provides coverage for:

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

See the below comparison chart for details.

In-Network Covered Services	Delta Dental PPO	Aetna DHMO	Cigna DHMO
Deductible (Per Person)	\$50	\$0	\$0
Annual Maximum Benefit	\$1,500	\$0	\$0
Preventive Services	100%	100%	100%
Diagnostic Services	100%	\$0-\$5	100%
Basic Services	90%	\$0-\$165	\$0-\$370
Major Services	60%	\$10-\$275	\$12-\$500
Orthodontia Coverage	50%	N/A	N/A
Orthodontia Lifetime Max	\$1,500 (Child/Adult)	\$1,545 copay (Child/Adult)	\$1,340 copay (Child) \$1,940 copay (Adult)

A complete description of dental plan options is available on the Benefits Summary Plan Description website at www.leidos.com/benefitspd.

VISION

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

Covered Services Every 12 months	VSP Provider	Non-VSP Provider
Vision exam	100% after \$20 copay	Up to \$45 after \$20 copay
Lenses	100% for: Single vision Lined bifocal Lined trifocal (25% discount on lens options)	Up to the following amounts after \$20 copay: \$30 single vision \$50/lined bifocal \$65/lined trifocal \$100/lenticular
Frames	Up to \$150 (20% discount on remaining balance)	Up to \$70 after \$20 copay
Contacts (in lieu of lenses and frames)	Up to \$150 (15% discount on exam, then 100% after \$60 copay)	Up to \$105 (applies to fitting and evaluation and contacts)
Medically necessary contact lenses (in lieu of lenses and frames)	100%	Up to \$210
Laser Vision Correction	\$100 per eye up to a \$200 lifetime max + discounts 15% average not to exceed: <ul style="list-style-type: none"> • Custom LASIK: \$2,300 per eye • Lasik \$1,800 per eye • PRK: \$1,500 per eye 	\$100 per eye, up to a \$210 lifetime max

You can learn more about the vision plan on the Benefits Summary Plan Description website at www.leidos.com/benefitspd.

Your Money

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.

PLAN HIGHLIGHTS

Who is eligible	All employees on U.S. payroll
How you can save	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.
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 annual 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>
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.
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 2018 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. You can also convert your traditional after-tax balances to Roth via the Vanguard in-plan Roth conversion feature.</p>
Investing your account	Vanguard offers an investment line up 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

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 offers the following additional benefits: Basic Accidental Death & Dismemberment (AD&D) and Voluntary AD&D for you and your dependents, both of which are administered by Cigna, and Business Travel Accident (BTA) Insurance.

BASIC LIFE INSURANCE

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

Basic Life benefit amounts over \$50,000 are subject to income tax. The income tax amount added to your W-2 is calculated based on the value of the premium paid by Leidos for coverage amounts over \$50,000. This is called "imputed income."

GROUP UNIVERSAL LIFE INSURANCE (GUL)

You can purchase GUL insurance for yourself — from one times to eight times annual base salary, up to \$4 million maximum benefit.

GUL insurance provides benefits that go beyond term life insurance. GUL helps protect your family and builds a secure financial future. In addition to providing a life insurance benefit for your loved ones, it features a Cash Accumulation Fund that allows you to earn interest on a tax-deferred basis.

You can:

- **Earn guaranteed interest.** The Cash Accumulation Fund has a guaranteed interest rate that will never be less than 2 percent. From Jan. 1, 2018–Dec. 31, 2020, the minimum will be 4 percent.
- **Keep it even after your employment with Leidos ends.** Insurance can continue under certain circumstances at the full coverage amount up to age 100, on a direct-billed basis.
- **Enjoy tax benefits.** Earnings and interest credited on contributions to the Cash Accumulation Fund are tax-deferred. The death benefit (typically the face amount of insurance plus the Cash Accumulation Fund) is generally income tax-free to beneficiaries.
- **Access funds easily.** You can take loans or make withdrawals from the cash accumulation fund at any time and for any reason. You can also use the Cash Accumulation Fund to pay premiums or purchase fully paid up coverage.
- **Qualify for special benefits if you become disabled or terminally ill.** Our Waiver of Premium provision for qualifying disabled employees and the Accelerated Benefit Option for terminally ill employees provide extra support when it's needed most.

Evidence of Insurability (EOI):

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

DEPENDENT LIFE INSURANCE

You also can purchase dependent life insurance for your covered dependents. You pay the full cost for this coverage, post-tax.

You can purchase coverage for:

- Your spouse/domestic partner. Coverage options are \$10,000, \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, or \$250,000.
- Your dependent child(ren). Coverage options are \$5,000, \$10,000 or \$25,000.

Evidence of Insurability (EOI):

- If the coverage you elect exceeds \$25,000, your spouse/domestic will be subject to EOI.
- There's no need to provide EOI for coverage increases or new enrollments for child life.

Note:

- Coverage is not available to your spouse or registered domestic partner if they are also employed by the company.
- 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 www.leidos.com/benefitspd.



ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

BUSINESS TRAVEL ACCIDENT INSURANCE

Leidos provides all eligible employees with Business Travel Accident (BTA) Insurance in the amount of three times annual base salary, up to a maximum benefit of \$500,000. This plan pays a benefit in the event that you die as a result of an accident while traveling on company business.

BASIC AD&D

Basic AD&D provides coverage to your beneficiary if you die as the result of an accident. If you are injured as the result of an accident, you will receive a percentage of your coverage based on your injury.

Eligible employees will automatically receive Basic AD&D coverage equal to one times your annual base salary, to a maximum of \$250,000, rounded to the next higher \$1,000. Leidos pays the full cost of basic AD&D.

Voluntary AD&D

You can purchase additional AD&D insurance for yourself and your dependents. You pay the full cost of this coverage, pre-tax.

You can purchase Voluntary AD&D in amounts equal to one-half of your pay up to 10 times your annual base salary, to a maximum of \$1,000,000. There are also options available for spouses and dependents.

To learn more, visit the Benefits Summary Plan Description website at www.leidos.com/benefitspd.

DISABILITY COVERAGE

In general, Leidos provides three disability plans – Disability Sick Leave (DSL), Voluntary Short-Term Disability Insurance (VSDI) and Voluntary Long-Term Disability (LTD). Both the VSDI and LTD benefits are voluntary and provide financial protection for you if you are unable to work because of a medical condition, including pregnancy.

DSL

DSL is a company-provided benefit, which provides employees with income replacement as part of an approved Short-Term Disability (STD) claim (less than 180 days). Eligible employees are credited up to 10 days on each employment anniversary. This benefit works in conjunction with VSDI to provide income replacement when you file for STD for a short-term illness or injury.



VSDI

Eligible employees can purchase VSDI. This plan integrates with other Leidos plans such as DSL, Leidos CASDI, and any state-mandated programs. VSDI can be important to purchase if you do not have a significant DSL balance. VSDI typically covers 80 percent of your STD monthly benefit for up to 26 weeks following the first week of disability, or day one if you are hospitalized as shown in the schedule below.

Week 1 (if hospitalized 24+ hours)	Weeks 2-10	Weeks 11-19	Weeks 20-26
100% of annual base salary up to a maximum weekly benefit of \$4,808*	100% of annual base salary up to a maximum weekly benefit of \$4,808*	80% of annual base salary up to a maximum weekly benefit of \$3,846*	66 ² / ₃ % of annual base salary up to a maximum weekly benefit of \$3,202* Not to exceed 180 days

**Typically, VSDI covers 80 percent of the benefit and the remaining 20 percent of the benefit is provided by DSL. If you do not enroll in VSDI, all benefits would be paid through your available DSL balance and your state’s plan, where applicable.*

LTD

Voluntary Long-Term Disability (LTD) insurance is designed to provide you with income if you become disabled and cannot work for six consecutive months or longer. If elected, LTD begins after you have been disabled for more than 26 weeks and approved by the insurance carrier. The benefit will pay up to 60 percent of your covered monthly annual base salary to a maximum monthly benefit of \$14,500.



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
- Group Legal Plan
- Home & Auto Insurance
- Pet Insurance

CRITICAL ILLNESS

Critical illness insurance is administered by MetLife and provides financial protection for employees and covered dependents who are diagnosed with a serious illness. There are two levels of benefits to choose from: \$15,000 or \$30,000.

See below for examples of the benefit for certain diagnoses.

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

ACCIDENT INSURANCE

Accident insurance is also administered by MetLife and provides financial protection for employees and covered dependents who are injured in an accident. There are two plans to choose from: the Low Plan and the High Plan.

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

GROUP LEGAL

Legal matters, both planned and unplanned, are part of life. Enrolling in a MetLaw plan gives you the financial and emotional peace of mind to know that you will be covered for expected and unexpected legal events.

Examples of coverage include:

Court Appearances <ul style="list-style-type: none"> • Civil Litigation Defense • Consumer Protection Matters • Personal Property Protection • Traffic Tickets (not DUI) • Juvenile Court Defense 	Estate Planning <ul style="list-style-type: none"> • Wills • Living Wills and Power of Attorney • Trusts
Document Review & Preparation <ul style="list-style-type: none"> • Mortgages • Deeds and Promissory notes • Demand Letters and Affidavits • Small Claims Assistance • Elder Law Matters 	Family Law <ul style="list-style-type: none"> • Adoption and Legitimization • Protection from Domestic Violence • Prenuptial Agreements • Guardianship or Conservatorship • Name Change
Money Matters <ul style="list-style-type: none"> • Identity Theft • Tax Audit • Bankruptcy • Negotiation with Creditors • Foreclosure Defense 	Real Estate Matters <ul style="list-style-type: none"> • Sale, Purchase, or Refinance of your primary or second/vacation residence • Eviction and Tenant Problems (where you are the tenant) • Zoning Applications • Boundary or Title Disputes • Property Tax Assessment

AUTO AND HOME INSURANCE

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

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

PET INSURANCE

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

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

To enroll in the voluntary benefits or view the discounts available in the Leidos Discount Program, visit www.beneplace.com/leidos.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

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

- **Counseling (on the phone and in-person)** for stress, family difficulties, depression and anxiety, chemical dependency, crisis situations, or any other personal or family problem. The LifeMatters program provides up to five face-to-face counseling sessions at no cost. If additional sessions are recommended, the LifeMatters counselor will assist with a referral into insurance covered services.
- **Work/life assistance** for child and elder care resources and guidance, adoption assistance, reviewing schools and colleges, finding home improvement, pet sitting, and a wide range of other resources.
- **Consultation with a certified financial counselor** for debt management and consolidation, budgeting, identity theft, credit report review or correction, information on mortgages, loans or other financial arrangements, and college or retirement planning.
- **Legal consultation (over the phone or in-person)** for consumer law, traffic citations, family law, estate planning, and other personal law issues.

Go to mylifematters.com (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 www.leidos.com/benefitspd.

OTHER BENEFITS

COMMUTER INCENTIVE PROGRAM

Employees located in San Diego, Calif., and the Washington, D.C. metro area are eligible for reimbursement up to \$120 for vanpool and public transportation, or up to \$25 for carpool, walking, and biking. For more information on this benefit, refer to **Commuter Incentive Program** on Prism.

BRIGHT HORIZONS BACK-UP CHILDCARE

Bright Horizons provides back-up child care (20 days annually at \$25.00 per day per child), discounted test prep for children, access to a database to locate nannies, elder care, pet care, and more. Registration is free and may be done online at www.careadvantage.com/Leidos.

HEALTH CLUB REIMBURSEMENT PROGRAM

The company subsidizes up to 50 percent of membership fees and membership dues up to \$50 (fees) or \$300 (dues) per year. For information and/or instructions on how to submit for reimbursement, refer to the **Health Club Reimbursement policy** on Prism.

2018 Contacts

Plan or Program	Website	Phone Number
All Leidos benefits	Benefits Summary Plan Description website www.leidos.com/benefitspd	N/A
Aetna Healthy Focus Advantage and Essential Plans	www.aetna.com	800-843-9126
Anthem Healthy Focus Advantage and Essential Plans	www.anthem.com/leidos	866-403-6183
Cigna Global	www.CIGNAenvoy.com	800-441-2668 or 001-302-797-3100 outside U.S.
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)
Beneplace	www.beneplace.com/leidos	800-683-2886
HealthEquity — Health Savings Account (HSA), Flexible Spending Account (FSA) and Health Reimbursement Account (HRA) Administrator	www.healthequity.com/leidos	844-373-6981
Prescription Drugs (Healthy Focus Plans)	www.express-scripts.com/leidos	877-223-4721
Health Advocate	www.healthadvocate.com/leidos Email: answers@HealthAdvocate.com	877-651-8787
Teladoc	www.teladoc.com/doctornow	800-835-2362
Limeade – Wellness Program Administrator	www.leidos.limeade.com	855-238-6955
Dental	Leidos Dental PPO (Delta Dental) www.deltadentalva.com Aetna DMO www.aetna.com Cigna DHMO www.cigna.com	800-237-6060 877-238-6200 800-244-6224
Vision	www.vsp.com	800-877-7195
Life Insurance	www.prudential.com	888-257-0412 Medical Underwriting (EOI)
Group Universal Life (GUL) & Cash Accumulation Fund (CAF) - Administered by Mercer	N/A	855-735-4873 (beginning 1/1/18)
AD&D Insurance	www.cigna.com	800-367-1037
Voluntary Short-Term Disability Insurance (VSDI)	www.sedgwickcms.com	To file a claim: 877-399-6443 General questions: 800-939-4911
Voluntary Long-Term Disability (LTD)	www.cigna.com	800-367-1037

Continued

2018 Contacts

Plan or Program	Website	Phone Number
401(k) Plan	www.vanguard.com Non-Bargained Employees: Plan 090518	800-523-1188
Employee Assistance Program (EAP)	Empathia mylifematters.com (password Leidos1) Global EAP	800-634-6433 +44 33 00 241 021
Commuter Incentive Program	Commuter Incentive Program on Prism	N/A
Back-Up Childcare	Bright Horizons www.careadvantage.com/Leidos	877-242-2737
Health Club Reimbursement Program	Health Club Reimbursement Program on Prism	N/A

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.