

# Benefits Orientation Guide



# Welcome to your HII benefits!

We understand that your health, wellbeing and financial security are essential to feeling and doing your best. To help you achieve your goals and support your family, we offer all benefits-eligible employees access to a diverse mix of benefits and resources.

To learn about the plans available to you and take full advantage of your options:

- Read this summary for a high-level overview of your benefits.
- Visit [hiibenefits.com](https://hiibenefits.com) to review the **New Hire section** for detailed benefit information, resources and to connect with UPoint when you are ready to enroll.
- Take advantage of **ALEX**, our online decision-making tool, to compare your benefit options and costs so you can choose the best coverage for your personal situation. Go to **page 14** for more information on ALEX.
- See "Benefit contacts" on **page 18** to get in touch with our benefit plan providers.



## You **must enroll** to get the benefits you want!

**You must enroll within 31 days of your date of hire** to get the benefits you want for the rest of the plan year, starting after 90 days of continuous employment. If you do not enroll:

You will NOT have these benefits	You WILL have only these company-provided benefits
<ul style="list-style-type: none"><li>• Medical coverage for dependents</li><li>• Vision</li><li>• Flexible spending accounts (FSAs)</li><li>• Any elective benefits (such as critical illness insurance and group legal coverage)</li></ul>	<ul style="list-style-type: none"><li>• Medical, employee-only coverage (with a premium)</li><li>• Basic life insurance</li><li>• Basic accidental death and dismemberment (AD&amp;D)</li><li>• Weekly disability insurance</li><li>• HERO: HII Employees Reach Out</li><li>• SmartPath financial coaching</li><li>• BeWell for Life wellness programs</li></ul>

### When do benefits start?

**Your benefits are effective after 90 days of continuous service.**

- **Core (company-provided) benefits:** You are automatically enrolled in these benefits at no cost to you.
- **Medical benefits:** If you do not enroll within 31 days of your date of hire, you will be automatically enrolled in Employee Only medical coverage. If you want to enroll your dependents or if you want to waive (remove) the Employee Only coverage, you must make these elections during your 31-day enrollment period.
- **Elective and voluntary benefits:** For all other benefits, you must enroll within 31 days of your date of hire.

See "How to enroll in benefits" on **page 14** for enrollment instructions.

# About your benefits

## Who is eligible?

You are eligible to participate in HII benefits if you are a regular full-time employee scheduled to work at least 20 hours a week.

Your dependents who are eligible to participate in HII benefits include your:

- Spouse.
- Child(ren) under age 26.
- Unmarried children of any age who have a certified disability.

Note: You will be required to provide documentation to verify your dependents are eligible for benefits following enrollment.

## An overview of HII benefits

Core benefits are offered at no cost to you. You pay a premium for optional benefits based on the plan(s) you choose and who you cover. The plan year is July 1 through June 30.

<b>Core benefits provided by the company</b> (You're automatically enrolled at no cost to you.)	<b>Optional/voluntary benefits you can choose</b> (You <b>must enroll within 31 days of your date of hire</b> and pay a weekly premium.)
<ul style="list-style-type: none"><li>• Basic life insurance</li><li>• Basic accidental death and dismemberment (AD&amp;D)</li><li>• Weekly disability insurance</li><li>• HERO: HII Employees Reach Out</li><li>• SmartPath financial coaching</li><li>• BeWell for Life wellness programs</li></ul>	<ul style="list-style-type: none"><li>• Medical/prescription drug</li><li>• Vision</li><li>• Flexible Spending Accounts (FSAs)</li><li>• Additional life insurance</li><li>• Additional AD&amp;D insurance</li><li>• Critical illness insurance</li><li>• Group legal</li></ul>

**Keep reading to find out more!** Get detailed information about all of your benefits on UPoint through [hiibenefits.com](https://hiibenefits.com), HII's website for benefits and wellness.

# Your medical plan

The HII medical plan offers comprehensive coverage for full-time employees and their eligible dependents. If you do not take action during your 31-day enrollment period, you will be automatically enrolled in “Employee Only” coverage in the Anthem CA Preferred Provider Organization (PPO) plan, which will begin after you have completed 90 days of continuous service. However, if you want to enroll your dependents in coverage, **or** if you want to waive medical coverage, you must make these elections during your 31-day enrollment period.

Plan feature	Anthem CA Preferred Provider Organization (PPO)	
	In-network	Out-of-network
<b>Deductible</b> This is the amount that you pay out of pocket, before the plan begins to pay benefits	Employee: \$350 Family: \$700	Employee: \$700 Family: \$1,400
<b>Out-of-pocket maximum for medical expenses</b>	Employee: \$1,250 Family: \$2,500	Employee: \$2,500 Family: \$5,000
<b>Out-of-pocket maximum for prescription expenses</b>	Employee: \$5,850 Family: \$11,700	Employee: \$5,850 Family: \$11,700
<b>Preventive care</b>	100% covered	Not covered
<b>Office visit</b>	\$25	You pay 60% after deductible
<b>Specialist visit</b>	\$35	You pay 60% after deductible
<b>HII Family Health Center visit</b>	\$15	N/A
<b>Urgent care visit</b>	\$25	You pay 60% after deductible
<b>Emergency room visit</b>	\$300 (waived if admitted)	You pay 60% after deductible

For more plan details, go to [hiibenefits.com](https://hiibenefits.com), or visit ALEX, our online benefits decision-making tool, at [myalex.com/hii/2021/hiibenefits](https://myalex.com/hii/2021/hiibenefits).

# Your prescription drug benefits

If you are enrolled in the Anthem medical plan medical plan, you automatically receive these prescription drug benefits.

Plan feature	Anthem CA Preferred Provider Organization (PPO)	
	In-network*	Out-of-Network
<b>Generic (Tier 1)</b>	Retail: \$10 copay Mail order: \$20 copay	Retail: \$10 copay Mail order: Not covered
<b>Preferred brand (Tier 2)</b>	Retail: \$20 copay Mail order: \$40 copay	Retail: \$20 copay Mail order: Not covered
<b>Non-preferred brand (Tier 3)</b>	Retail: \$35 copay Mail order: \$70 copay	Retail: \$35 copay Mail order: Not covered
<b>Annual out-of-pocket maximum</b>	Employee: \$5,850 Family: \$11,700	Employee: \$5,850 Family: \$11,700

\*Retail (30-Days); Mail order (90-Days)



## Shop to find your prescriptions for less

Different pharmacies charge different prices for the same prescriptions, and you could save even more by taking generic prescription drugs. Log into your Anthem or CVS account to use a price comparison tool and find the best cost for your prescriptions.

## Low-cost prescriptions at the HII Family Health Center

The CVS pharmacy at the HII Family Health Center offers a 30-day supply of generic medication for \$3 and a 90-day generic supply for \$6 when you enroll in the HII Anthem CA PPO medical plan. Plus, take advantage of the pharmacy's convenient drive-through.

# More health and wellness resources

When you enroll in the Anthem CA PPO medical plan, you get access to the following resources to support your health.



## Teladoc

Teladoc offers telemedicine support for your general medical, behavioral health and dermatology needs. You can talk to licensed doctors, mental health professionals and dermatologists via phone or video chat to treat non-emergency needs and get prescriptions, if necessary.

- Provides confidential 24/7/365 access to board-certified doctors for non-emergency medical needs.
- Offers access to mental health professionals seven days a week through its Teladoc Behavioral Health service.
- Provides dermatology care for skin issues.
- Doctors can prescribe medications, as necessary.\*
- Also offers tobacco cessation assistance.

*\*Prescriptions are issued only when clinically appropriate. No controlled substances may be prescribed and the availability of some prescriptions may be legally restricted in some states.*

**1-800-TELADOC / [teladoc.com/hii](https://teladoc.com/hii) / Teladoc app**



## HII Family Health Center

The HII Family Health Center in Newport News, VA offers a variety of services including primary care, X-rays, laboratory services and more. The health center also includes an onsite CVS pharmacy, which offers generic prescriptions with 30-day supplies for \$3 and 90-day supplies for \$6.

*Note: All HII employees have access to no-cost wellness coaching, education classes, wellness challenges and more through the health centers' BeWell for Life team, regardless of medical plan. Visit [myquadmed.com/bewell](https://myquadmed.com/bewell) to learn more about BeWell for Life's wellness services.*

**[myquadmed.com/hii](https://myquadmed.com/hii) / 757-327-4200**

## BeWell for Life

All HII employees have free access to no-cost educational webinars, wellness challenges and more through BeWell for Life.

**757-327-4200 / [myquadmed.com/bewell](https://myquadmed.com/bewell)**



# Your vision plan

Here is an overview of the vision plan for the 2021-2022 plan year. VSP is the vision plan provider and the chart below shows the coverage and copay amount you pay **when you use the VSP network**. When you go out of the VSP network for vision services, you will pay for your services up front and then be reimbursed for only a certain amount of each expense.

Plan Feature	Low
<b>Vision exam</b> (once every plan year)	\$10 copay
<b>Frames</b>	\$10 copay (copay is a one-time annual amount for all materials combined per pair), up to \$150 allowance; 20% discount on the remaining cost
<b>Lenses, medically necessary</b> (once every plan year)	\$10 copay, then covered at 100%: standard single, lined bifocal, lined trifocal, lenticular
<b>Necessary contact lenses</b>	\$10 copay, then covered at 100% (in lieu of glasses)
<b>Annual vision limits</b> Plan year begins in July.	1 exam, 1 pair spectacle lenses every plan year; 1 frame every other plan year. Contact lenses are in lieu of glasses

**For a complete look at the vision plan benefits, view the vision plan on UPoint when you enroll.**

## HII Family Vision Center

When you and your family enroll in a vision plan, you get in-network rates at the HII Family Vision Center (located within the Family Health Center). Take advantage of full-service eye care for children and adults, plus a selection of name-brand eyeglasses, safety glasses, sunglasses and more.

[myquadmed.com/hii](https://myquadmed.com/hii) / 757-327-4188

## Member ID cards

You will not receive an ID card for vision coverage. Simply go to an in-network vision provider and identify yourself as a VSP member. The provider can verify your coverage.

# Your financial benefits

## Retirement Account Contribution (RAC) plan

As a NNS Firefighter employee, you are automatically enrolled in the RAC plan, and benefits are fully paid by the company. Hll contributes an amount equal to 3% – 5% of your base pay to your account each pay period. The contributions made to your account are based on your age at the end of the calendar year as well as your eligible compensation. You do not contribute to the account.

You are 100% vested in your account funds after three years of service. This means you will own the money in your account and it will be paid to you at retirement.




## Savings Plan

Creating a nest egg for retirement is extremely important. We know how difficult it can be to build your savings, which is why Hll extends you the opportunity to participate in the Hll Savings Plan. It's easy to participate and offered through the convenience of payroll deductions.

You can contribute up to 30% of your eligible compensation in 1% increments. You are automatically enrolled in the plan after 90 days of continuous employment at a contribution rate of 2% of pay. Hll matches a percentage of the first 8% of your pay that you contribute, up to a maximum company match of 4%, as follows:

- 100% of the first 2% of pay that you contribute: (\$1 for \$1 for the first 2%)
- 50% of the next 2% of pay that you contribute: (\$.50 on the \$1 for the next 2%)
- 25% of the next 4% of pay that you contribute: (\$.25 on the \$1 for the next 4%)

You are fully vested in company-matching contributions after two years of service.

	YOU CONTRIBUTE	COMPANY MATCH %
100% of the first 2% of pay you contribute	<b>FIRST 2%</b> of contributed pay	 <b>▶ 100% MATCH</b>
50% of the next 2% of pay you contribute	<b>NEXT 2%</b> of contributed pay	 <b>▶ 50% MATCH</b>
25% of the next 4% of pay you contribute	<b>NEXT 4%</b> of contributed pay	 <b>▶ 25% MATCH</b>



# Your financial benefits

## Flexible spending accounts

Flexible spending accounts (FSAs) help you save money on taxes by paying for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars. You choose the amount you want to contribute each paycheck, and it is deposited directly into your FSA. You must elect these accounts each year.



Health care FSA	Dependent care FSA
<p>The health care FSA lets you use pre-tax dollars on copays, deductibles, prescriptions and more to save money on your taxes. This year, you can contribute up to \$2,750. The full amount you elect to contribute to your health care FSA is available in your account on the first day of the plan year or on your benefits effective date (after 90 days of continuous service) if you enroll during your 31-day enrollment period. Your contributions will be deducted from your paycheck evenly over the plan year.</p>	<p>The dependent care FSA lets you pay for dependent day care expenses on a pre-tax basis and pay yourself back tax-free for expenses throughout the year. You can contribute up to \$5,000 each year to the dependent care FSA if both you and your spouse work, your spouse goes to school full-time or your spouse isn't able to provide self-care. You may receive reimbursement for eligible expenses up to the amount in your account at the time you submit your claim.</p>

## Commuter benefits

If you use public transit or pay for parking, you can save money by purchasing transit tickets and parking passes with pretax dollars through the commuter benefits program.

For 2021, the IRS will allow you to contribute up to \$270 per month for transit expenses and parking expenses with pre-tax contributions.

## SmartPath financial coaching

SmartPath offers all HII employees access to free financial coaching and webinars. Work with a SmartPath coach to:

- Establish a financial plan.
- Create a budget.
- Buy a home.
- Deal with debt, including debt consolidation.
- Plan for retirement.
- Buy and finance a car.
- And more!

Visit [www.onsmartpath.com/hii](http://www.onsmartpath.com/hii) to connect with a coach and sign up for a webinar.

## Purchasing Power

Purchasing Power\* is a program that lets you purchase goods on Purchasing Power's online store and pay through automated payroll deduction. Buy appliances, electronics, furniture, car tires and more and receive the order upfront with no credit check and no late fees. Purchasing Power is not a discount program.

Visit [hii.purchasingpower.com](http://hii.purchasingpower.com) for details.

## Kashable

Kashable\* offers low-cost loans via online application for funds deposited to your bank account—no more need to take a 401(k) loan! Kashable's personal loans can be used for any purpose and are a great resource if you face a financial emergency.

Visit [kashable.com](http://kashable.com) for details.

*\*Note: Employees must work for HII for at least 12 months to be eligible to use Purchasing Power and Kashable.*

# Emotional well-being benefits

## Emotional support

No matter what you're facing, your HII benefits are here to help.

### HERO: HII Employees Reach Out

Everyone needs a little help sometimes. Whether you're looking for child care, pet care or dealing with stress, HERO is here. HERO offers access to free in-person and virtual counseling to support a variety of needs, from grief and marital counseling to anxiety and stress. Plus, you can call HERO's 24/7/365 phone line to talk to a trained representative for referrals, resources and support for life's ups, downs and major changes.

HERO is automatically available to all employees (no need to enroll) and includes:

- Up to eight free counseling sessions per member per year per issue.
- Access to a secure website that includes articles, resources, modules and more.

HERO can help you with:

- Child care
- Pet care
- Family therapy
- Elder care
- Marital and relationship counseling
- Individual/self-care
- Special needs care
- Work issues
- Work/life balance
- Identity theft protection
- Financial counseling and debt management
- Parenting

**1-855-400-9185**

[hiihero.com](http://hiihero.com) (code Huntington Ingalls)

### Teladoc Behavioral Health

When you enroll in the Anthem CA PPO medical plan, you can connect with mental health professionals seven days a week through Teladoc. Fill out a quick survey to see if a counselor, therapist, psychologist or psychiatrist is right for you. Then, schedule a no-cost appointment for a phone conference or video chat—all from the comfort and privacy of home.

Teladoc clinicians can evaluate and treat general mental health conditions such as depression and anxiety. They can also provide therapy and prescribe medications if needed (per state telehealth rules and regulations). You can access trusted and vetted psychiatrists and therapists who are part of Teladoc's behavioral health network.

**1-800-TELADOC** / [teladoc.com/hii](http://teladoc.com/hii) / Teladoc app

# Additional benefits

## Weekly disability insurance

You are eligible for weekly disability insurance on your 91st day of continuous service. The plan provides coverage for non-work-related illnesses and accidents. Benefits are paid weekly for a maximum of 26 weeks and are based on your hourly rate of pay.

## Life insurance

You are automatically enrolled in HII's life insurance plan, which offers \$50,000 in coverage. This basic coverage is provided at no cost to you. You can also purchase additional optional life insurance coverage for yourself and your dependents.

## Critical illness insurance

Critical illness insurance pays a lump sum if you're diagnosed with a covered illness or disease. You can use this lump sum to pay for whatever you need, such as medical bills not covered by your health plan, mortgage and rent payments, child care and more. You can also extend coverage to your spouse and/or children.

You can choose to purchase \$10,000, \$20,000 or \$30,000 of coverage for yourself and cover your spouse and/or dependent children up to 50% of the coverage you choose for yourself. You must be enrolled in coverage to enroll your dependents in coverage. Premiums are deducted from your paycheck on an after-tax basis.

Covered conditions include, but are not limited to: heart attack, blindness, major organ failure, end-stage renal (kidney) failure, occupational HIV, benign brain tumor and coronary artery bypass surgery. Please see the plan summary for a complete description of covered conditions.

## Accidental death and dismemberment

You are automatically covered by HII's accidental death and dismemberment (AD&D) coverage, which provides income protection in the event of an accident that causes death or catastrophic injury. The core AD&D coverage of \$50,000 is provided at no cost to you. You can also purchase additional optional AD&D coverage for yourself and your dependents.

## Group legal

For a modest premium, group legal coverage gives you a place to turn for help with a wide range of legal matters, such as buying a home or creating a will, as well as unexpected issues, like a dispute with a home contractor or a sudden illness. When you enroll, you get coverage for yourself, your spouse and any dependent children. If you enroll in group legal, you pay the full premium for coverage.



For plan details, review these coverages on UPoint or use [ALEX](#), HII's benefits decision-support tool.

# Frequently asked questions

## General

### When does the benefit plan year begin?

The benefit plan year begins July 1 and ends June 30. Annual Enrollment takes place each spring.

### When can I enroll in benefits?

Normally, it takes five to seven business days for your information to upload to HII's enrollment system. Once your information is in the system, you will be able to enroll in benefits. You will have 31 days to make benefit elections for yourself and any eligible dependents. If you enroll during this period, your coverage is effective after 90 days of continuous service. Generally, your benefit deductions begin as soon as administratively possible following your new hire enrollment completion.

### Who can I contact if I have additional questions regarding my benefits?

The Huntington Ingalls Benefits Center (HIBC) is available Monday through Friday from 9 a.m. to 6 p.m. Eastern time. Call **1-877-216-3222** (overseas: **408-916-9765**). You can find benefits information on UPoint at [www.hiibenefits.com](http://www.hiibenefits.com). You also can contact benefit vendors directly. See "Benefit contacts" on [page 18](#).

### What information do I need to provide when I call the HIBC?

You will be asked to enter your password. New users can create a password and PIN on UPoint or receive assistance from a benefits representative at the HIBC.

### Can I make changes to my benefits after I enroll?

Benefit elections can only be changed during the annual open enrollment period, or if you experience a qualified life event such as gaining a dependent through marriage, birth or adoption. You have 31 days from the date of the event to call the HIBC and change your benefits.

### What benefit ID cards will I receive once I enroll?

If you enroll in HII's medical or health care flexible spending account plans, you will receive benefit ID cards about two weeks after you enroll, including a prescription drug coverage card. You will not receive an ID card for vision coverage. Simply go to an in-network VSP provider and identify yourself as a VSP member and they will confirm your coverage.

### How do I elect a beneficiary?

You can elect or change a beneficiary online through UPoint or by calling the HIBC at any time. You must elect beneficiaries for the HII Savings Plan, Life Insurance and Accidental Death and Dismemberment coverage.

### Do you have to be enrolled in a HII medical plan to be eligible to use HERO: HII Employees Reach Out?

No, HERO is not part of HII's medical plans and it is separate from the mental health and substance abuse programs available under the medical plan options. All HII employees and their household family members can use HERO. To get started, call **1-855-400-9185** or visit [www.hiihero.com](http://www.hiihero.com) (code: Huntington Ingalls). Representatives are available 24 hours a day.

# Frequently asked questions

## Medical

### **Will I be eligible for medical coverage on my first day of employment?**

No. You will become eligible for medical coverage after 90 days of continuous employment. At that time you will automatically be enrolled in Employee Only coverage. You will need to waive coverage within 31 days if you do not wish to keep it and enroll any other dependents that require coverage.

### **Do I need to enroll in the HII medical plan to be eligible for the HII Family Health Center?**

Yes, the HII Family Health Center is available to represented employees and their dependents covered by the HII Anthem medical plan.

### **What is the cost to receive services at the Family Health Center?**

For physician care, an employee or their covered dependent will pay a flat fee of \$15 and all usual co-pays and deductibles will be waived. This fee covers all services received during that visit. There is no cost for wellness counseling and annual physicals.

## Vision

### **Will I receive an insurance card for vision coverage?**

No, VSP does not send out insurance cards. Your vision provider will ask you for your Social Security Number or other information that can be used to file a claim with VSP.

## Flexible spending accounts (FSAs)

### **If I have money left in my FSA account(s) at the end of the plan year, does it roll over for use the next plan year?**

No, the dollars in your FSA account do not rollover. You may incur expenses through September 15 of the following plan year and file them by **December 31** for reimbursement.

### **What types of expenses can I use my Your Spending Account (YSA) FSA debit card for?**

You may use your FSA debit card to pay for out of pocket expenses such as copays, coinsurance and non-covered services for medical, dental, prescription drugs and vision services. For more information on covered FSA expenses, visit the IRS website.

### **How long do I have to submit claims for reimbursement from my FSA?**

Claims must be submitted by **December 31** following the benefit plan year.

## Commuter benefits

### **If I enroll in the commuter benefit will I have to use it the entire plan year?**

No, the commuter benefit is a month-to-month election. You can enroll during the monthly designated window.

# Enrolling for benefits

## Let ALEX help you choose your benefits

ALEX is an easy-to-use and fun online tool that will help you select the best-fit employee benefit plans for you and your family. ALEX will ask you a few questions about your health care and other benefit needs (your answers remain anonymous and confidential, of course), crunch some numbers and recommend HII benefits that fit your personal situation. It's that easy!

Visit ALEX at [myalex.com/hii/2021/hiibenefits](http://myalex.com/hii/2021/hiibenefits).



## How to enroll in benefits

To enroll, follow the steps below. Remember, **you must enroll within 31 days of your date of hire**. If you miss the 31-day deadline, your next opportunity to enroll will be:

- During the next Annual Enrollment period, which happens every spring.
- If you have a qualifying status change event, like getting married, having a baby, getting divorced, or gaining or losing other coverage options.

**Before you enroll, you must create a UPoint account on [hiibenefits.com](http://hiibenefits.com). Click the UPoint tile and select the *New User?* link. You'll be prompted to enter the last four digits of your Social Security Number, birthdate and zip code and will be asked to create a user ID, password and phone PIN. Also, be sure to have your dependents' Social Security Numbers handy.**



### Enroll online Visit [hiibenefits.com](http://hiibenefits.com)

- Log on to UPoint and follow the prompts on the UPoint homepage to enroll yourself and eligible dependents in benefits. Once finished, click *Confirm Choices*. A "Completed Successfully" message will provide confirmation.
- You can make changes to your elections within 31 days of your date of hire.
- To verify your elections, print a confirmation statement from UPoint.

**Important! Internet browser tip:** Internet Explorer and Microsoft Edge 14 **do not** support UPoint or [hiibenefits.com](http://hiibenefits.com). To access UPoint, use Google Chrome, Firefox or Safari.



### Enroll by phone Call the HIBC at **1-877-216-3222** (overseas: 408-916-9765)

Spanish-speaking representatives are available.

- Benefits service representatives are available to assist you Monday through Friday from 9 a.m. to 6 p.m., Eastern time, excluding holidays.
- If you are hearing impaired, use a relay service through your TTY/TDD service provider.
- A confirmation statement will be mailed to your home.

# Final reminders



When you enroll, be sure to take these steps:

1

## Enter your dependents' information.

HII must have correct names, dates of birth and Social Security Numbers for all dependents enrolled in HII benefits coverages. Please have this information ready when you log on to UPoint at [hiibenefits.com](https://hiibenefits.com), or call the HIBC at 1-877-216-3222.

2

## Name your beneficiaries.

If you enroll in life insurance, AD&D or participate in the savings plan, you will need to name your beneficiary(ies). Beneficiaries should be entered online (and kept up to date) to receive your benefit. Log on to UPoint at [hiibenefits.com](https://hiibenefits.com) to enter this information, or call the HIBC at 1-877-216-3222.

This Benefits Orientation guide is not a summary plan description, but it is a summary of benefits under the Huntington Ingalls Industries benefit plans. Complete details about the plans are contained in the legal plan documents that govern plan operation and administration. If there is any discrepancy between the information provided in this guide and the provisions of the plan documents, the plan documents will govern. If you have questions about your benefits, Huntington Ingalls Industries recommends contacting the plan's member services department or the Huntington Ingalls Benefits Center at **1-877-216-3222** for additional information. Huntington Ingalls Industries reserves the right to terminate, suspend, withdraw, amend or modify the plans at any time or for any reason.

# Your costs for coverage

## Medical plan

Non-tobacco preferred rates

Coverage level	Weekly rate
Employee only	\$37.00
Employee + 1 child	\$59.19
Employee + spouse	\$77.69
Employee + family 2 or more	\$114.69

## Optional employee life insurance

Based on employee age on Dec. 31.

Age	Weekly rate per \$1,000 of coverage
Under Age 25	\$0.008
25-29	\$0.009
30-34	\$0.012
35-39	\$0.014
40-44	\$0.015
45-49	\$0.024
50-54	\$0.036
55-59	\$0.069
60-64	\$0.103
65-69	\$0.205
70 and over	\$0.329

## Optional accidental death and dismemberment insurance

Coverage level	Weekly rate per \$1,000 of coverage
Employee	\$0.007
Family	\$0.012

## Group legal plans

Coverage level	Weekly rate
Advantage	\$3.12
Basic	\$1.56

## Vision plan

Coverage level	Weekly rate
Employee only	\$2.10
Employee + children	\$3.96
Employee + spouse	\$4.03
Employee + family 2 or more	\$6.60

## Optional spouse life insurance

Based on employee age on Dec. 31.

Age	Weekly rate per \$1,000 of coverage
Under Age 25	\$0.008
25-29	\$0.009
30-34	\$0.012
35-39	\$0.014
40-44	\$0.015
45-49	\$0.024
50-54	\$0.036
55-59	\$0.069
60-64	\$0.103
65-69	\$0.205
70 and over	\$0.329

## Optional child life insurance

Coverage	Weekly rate
\$10,000	\$0.23
\$20,000	\$0.46
\$30,000	\$0.69

For more information on rates, or to enroll in benefits, contact the Huntington Ingalls Benefits Center (HIBC) at **1-877-216-3222**, Monday-Friday, 9 a.m.-6 p.m.



# Your costs for coverage

## Critical illness coverage

Based on employee's age.

Age	Weekly rate per \$1,000	
	Non-tobacco user	Tobacco user
<b>Employee-only</b>		
45-49	\$0.238	\$0.383
55-59	\$0.508	\$0.863
65-69	\$1.117	\$1.959
<b>Employee + children</b>		
45-49	\$0.288	\$0.432
55-59	\$0.558	\$0.914
65-69	\$1.168	\$2.008
<b>Employee + spouse</b>		
45-49	\$0.346	\$0.552
55-59	\$0.706	\$1.188
65-69	\$1.509	\$2.628
<b>Employee + children + spouse</b>		
45-49	\$0.397	\$0.602
55-59	\$0.755	\$1.239
65-69	\$1.560	\$2.679

Rates guaranteed through June 30, 2022.

# Benefit contacts

For questions about	Vendor	Phone	Website
<b>All HII benefits</b>	Huntington Ingalls Benefits Center (HIBC)	1-877-216-3222 (overseas: 408-916-9765)	<a href="http://www.hiibenefits.com">www.hiibenefits.com</a>
<b>Medical/Rx and other health care plans/resources</b>			
<b>Anthem onsite rep</b>	Anthem	757-688-8323	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
<b>Anthem CA PPO plan</b>	Anthem	1-844-412-2977	
<b>Anthem Manage Mental Health</b>	Anthem	1-800-991-6045	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
<b>Medical billing: Huntington Ingalls Service Center</b>		1-855-444-744	
<b>Prescription drug benefits</b>	CVS/Caremark	1-844-287-1289	<a href="http://www.caremark.com">www.caremark.com</a>
<b>BeWell for Life HII Family Health Center</b>	QuadMed	757-327-4200	<a href="http://www.myquadmed.com/hii">www.myquadmed.com/hii</a>
<b>Teladoc</b>	Teladoc	1-800-TELADOC	<a href="http://www.teladoc.com/hii">www.teladoc.com/hii</a> or download the Teladoc app
<b>Vision</b>			
<b>Vision</b>	VSP (HII group # 30022911)	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>HII Family Vision Center</b>		757-327-4188	
<b>Financial benefits and resources</b>			
<b>Disability</b>	Prudential	1-800-842-1718	
<b>Flexible spending accounts (FSAs) and commuter benefits</b>	Your Spending Accounts (YSA)	1-877-216-3222	UPoint on <a href="http://www.hiibenefits.com">www.hiibenefits.com</a>
<b>401(k) Retirement Plan</b>	Principal	1-800-547-7754	<a href="http://www.principal.com/welcome">www.principal.com/welcome</a>
<b>SmartPath financial coaching</b>	SmartPath		<a href="http://www.onsmartpath.com/hii">www.onsmartpath.com/hii</a>
<b>Critical illness</b>	MetLife	1-800-438-6388	<a href="http://www.metlife.com">www.metlife.com</a>
<b>Group legal plans</b>	MetLife Legal Plans	1-800-821-6400	<a href="http://www.legalplans.com">www.legalplans.com</a>