



DESTINATION
WELLBEING
Take Charge. Be Well.

2021 Annual Enrollment Guide

Navigating Your Lockheed Martin Benefits

MY**HEALTH** MY**WEALTH** MY**LIFE** MY**TIME**



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Annual Enrollment is your opportunity to review all your benefits and personal information, as well as consider taking advantage of important benefits offered to you through Lockheed Martin.

Enroll **and** certify your eligible dependents for health benefits by Nov. 25, 2020, to ensure they have coverage in 2021.

Lockheed Martin Annual Enrollment Guide

New for this year! You will have an extended period of time for Annual Enrollment beginning on Tuesday, Oct. 13 lasting through Wednesday, Nov. 25.

MARK YOUR CALENDAR

13 OCTOBER 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

2 3 4 5 6 7

25 NOVEMBER 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Our lives can change a lot in one year, this is your opportunity to review all your benefits and personal information. It's your chance to take advantage of, and enroll in, employee benefits that best meet your needs. Take charge of your health and wellness by reviewing and enrolling in benefits available to you and your family.

This guide provides only general information. Official plan/policy documents will control in the event of any inconsistency. Refer to your collective bargaining agreement for applicability.



Your Annual Enrollment Checklist

- Review your 2021 benefits and pricing before you enroll in your benefits.**
When Annual Enrollment begins, access the LMESC Online and watch the Enrollment video.
- Enroll and certify your eligible dependents for benefits, including children for whom you have court-appointed legal guardianship.**
Important: You **MUST** complete the dependent certification by Nov. 25, 2020, for your eligible dependent to be enrolled in coverage for 2021.
- Consider enrolling in a Flexible Spending Account (FSA), if you are eligible:**
 - Dependent Care Spending Account
 - Health Care Spending Account
(if you do not participate in a high-deductible health plan).
- Complete the Domestic Partner eligibility affidavit,**
if applicable, after election to cover your domestic partner and/or his or her child(ren) not legally adopted by you.

IMPORTANT: Adding a domestic partner to coverage may have a significant effect on federal and state income taxes which may further reduce your take home pay. You should consult with a tax advisor to determine how you may be impacted.

How to Enroll Online

1. During Annual Enrollment, access **LMPeople > Pay and Benefits > Benefits > LM Employee Service Center.**
2. Watch the *Enrollment Support Video* located on the LMESC Online to help you navigate and complete the enrollment process.
3. Click on the Annual Enrollment event tile and follow the steps to make your elections.
4. If you enroll a dependent in medical, dental or vision coverage, you **MUST** complete the Dependent Certification process in order to cover your eligible dependents in 2021. **Dependents for whom you do not complete the certification by Nov. 25, 2020, or who fail the certification, will not be enrolled for coverage in 2021.**
5. Once you submit your elections, save a copy of your election summary for your records. A *Confirmation Statement* will be mailed to your address on file and posted to the LMESC Online.
6. If you haven't designated a life insurance beneficiary online, or you would like to review your current beneficiaries, please access the LMESC Online. Click on your name in upper right corner.

How to Enroll by Phone

Call the LMESC during your Annual Enrollment wave at one of these numbers:

- **866-562-2363** (Toll-free)
- **800-833-8334** (TDD)
- **201-242-4397** (International callers)

Select the prompt for Annual Enrollment. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. Eastern time, except on holidays. Please have your Login ID and PIN available when calling. If you have forgotten your PIN, you may request a new PIN during your call.



Your Benefits

Lockheed Martin offers you a comprehensive benefits package. Medical coverage is integrated with health and wellness programs to help you feel the best you can — at home and on the job. We provide a comprehensive suite of resources and information to meet your needs.

Medical Coverage

Medical coverage can offer you the care you need, help you remain healthy and provide a safety net to guard against the high cost of health care. Your medical plan includes 100 percent coverage for preventive care and an out-of-pocket maximum to help protect you financially in the event of a serious injury or illness. Medical plans also include prescription drug coverage.

Dental Coverage

A wide range of medical problems including diabetes, heart disease, bronchitis and headaches can be traced to teeth and gum disease. Dental coverage includes preventive care as well as some minor and major dental procedures to keep your mouth healthy.

Vision Coverage

Vision coverage is available to help with the cost of eye exams, prescription lenses, frames and contact lenses for you and your covered dependents.

Life and Accident

Depending on the option you choose, benefit amounts may be a multiple of your annual base pay or a choice of coverage tiers. Proof of insurability may be required.

New this year... If your spouse/domestic partner is also a Lockheed Martin employee you can both cover each other and/or your eligible children under the Dependent Optional Life insurance plans.

Employee Assistance Program (EAP)

GuidanceResources provides all employees and their dependents with help and access to resources for dealing with life events — like advice on caretaking, legal situations or finances. Employees and their family members are eligible for eight face-to-face counseling sessions per issue over the course of one calendar year, regardless of health plan enrollment.

Wellness Incentives

Take a step towards living a healthier lifestyle! Employees enrolled in the LM *HealthWorks* Plan can earn up to \$1,150; enrolled spouse/domestic partner can earn up to \$750 in HealthFund credits which can be used to help pay for certain medical expenses.

Employees not enrolled in the LM *HealthWorks* Plan can earn up to \$600 in their paycheck, subject to federal and state income tax.



How to Track and Use Your HealthFund Credits

Keep track of your Healthy Actions and HealthFund balance by logging into your Aetna Navigator® home page at www.aetna.com, then click on **Incentives** under the green **Stay Healthy** icon on the right side of your screen. Using your HealthFund credits is automatic. Visit your doctor or any other eligible provider and any costs are automatically withdrawn from your HealthFund by Aetna before a bill is sent to you.

Spending Accounts

Flexible Spending Accounts (FSAs)

FSAs allow you to pay certain anticipated expenses with pre-tax dollars. BenefitWallet® is our FSA administrator. With an FSA, you can save federal, state and FICA tax on this money.

There are two types of FSAs available to you:

Health Care Spending Account (HCSA)

For eligible out-of-pocket health care expenses such as deductibles, chiropractic care, dental or vision expenses not covered by insurance

- \$2,750 maximum contribution for 2021
- For more information, including a complete list of eligible expenses, please visit www.irs.gov/pub/irs-pdf/p502.pdf

Dependent Care Spending Account (DCSA)

For eligible dependent care expenses such as before and after school programs or care in a licensed dependent care center

- \$5,000 maximum annual contribution for 2021
- For more information, including a complete list of eligible expenses, please visit www.irs.gov/pub/irs-pdf/p503.pdf

If you are opening an FSA for the first time, you will receive a debit card for your HCSA account. If you use your debit card to pay for qualified expenses, remember to keep copies of receipts in case you are required to provide them to BenefitWallet. Annual Enrollment is your opportunity to enroll in one or both of these FSAs. You have until Mar. 15, 2021, to use your 2020 HCSA dollars and Dec. 31, 2020, to use your 2020 DCSA dollars. Money remaining in your account after that will be forfeited.

What's Your Real Age?

How does your health age stack up against your real age? Is your lifestyle working for or against you? If you are enrolled in LM *HealthWorks*, The RealAge test can reveal your body's true age and allow Sharecare to provide you with personalized recommendations.

Visit lockheedmartin.sharecare.com.

Benefits Resources

Get Active for a Good Cause

There are many opportunities to participate in an event in your community that will get you out and moving for a good cause, from the American Heart Association's Heart Walk to the American Cancer Society's Relay for Life. Watch for communications at your local site to learn more and to find opportunities in your area.

Virgin Pulse Physical Activity Program

Looking for ways to be more active? For employees enrolled in LM *HealthWorks*, visit the Virgin Pulse website (www.virginpulse.com) or download the Virgin Pulse app, which can be found in the iTunes and Google Play App Stores, to easily track and monitor your progress and manage all of your fitness information in one place. The program is free for represented employees and spouses/domestic partners, and eligible participants can earn up to \$600 in rewards for being physically active!

Quit For Life® Program

This program helps employees and covered family members quit tobacco products. There is not a lifetime limit on how many times an individual can sign up for help. If you or your eligible dependents are tobacco users, you and/or your eligible dependents can enroll in our free Quit For Life tobacco cessation program. You will get your own Quit Coach, a personalized Quit plan, medication or tobacco cessation aids, and access to online resources and a social support community. To get started, enroll online at www.quitnow.net/lockheedmartin or call 877-266-6046.

Flu Shots

Every fall, more than 100 Lockheed Martin sites host events where employees may receive a free seasonal flu shot to stay well throughout flu season. Employees without access to on-site flu shots may apply for a flu shot voucher online or visit their doctor.

Important Notices

ADA Notice Regarding Lockheed Martin's 2021 Wellness Program

Lockheed Martin Corporation (LMC) offers a voluntary wellness program for employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990 (ADA), the Genetic Information Nondiscrimination Act of 2008 (GINA), and the Health Insurance Portability and Accountability Act (HIPAA), as applicable, among others.

If you choose to participate in the wellness program, you will be given the opportunity to engage in at least one of the following voluntary activities that generate confidential information:

1. Physical activity and other healthy behavior tracking through Virgin Pulse, which asks you to provide your daily steps and offers the ability to track healthy habits such as sleep, nutrition, mindfulness, and add biometric data;
2. The RealAge Test, which asks a series of questions about your healthrelated activities and behaviors and whether you have or have had certain medical conditions (e.g., cancer, diabetes or heart disease);
3. Preventive care through the LM *HealthWorks* Plan, which is typically provided through the health plan based on your age, gender, health and risk factors;
4. Health coaching through the LM *HealthWorks* Plan, which allows you to engage with a health coach who will encourage you to take action on health issues and risks;
5. Condition management through the LM *HealthWorks* Plan, which teaches you how to better manage your chronic medical condition and live healthier every day; and
6. Beginning Right maternity management program through the LM *HealthWorks* Plan, which allows you, if you are pregnant, to engage with a nurse to ensure you and your baby are obtaining necessary prenatal care.

You are not required to participate in any of these activities. However, if you are eligible and do participate, you can earn up to \$600 by participating in the Virgin Pulse program, \$100 for participating in the RealAge Test and/or the health coaching or condition management program, \$150 for participating in the Beginning Right program, and \$200 for receiving appropriate preventive care. Under the ADA, if you are unable to participate in any of the healthrelated activities required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request such an accommodation by contacting the LM *HealthWorks* Plan Administrator line at **301-548-2320**.

The information collected through your participation in the wellness program will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you additional services through the wellness program, such as tobacco cessation assistance, onsite flu shots, Wellness Center expansion of services and new programs as needed from a populationhealth perspective. You are encouraged to share information you learn through the wellness program with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. LMC may use aggregate information it collects to design a program based on identified health risks in the workplace. Destination Wellbeing will never disclose any of your personal information, either publicly or to the employer, except as necessary to respond to your request for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Your health information will never be used to make discriminatory decisions regarding your employment, nor may you be subjected to retaliation if you choose not to participate.

Your health information will not be sold, exchanged, transferred or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program. You will not be asked or required to waive the confidentiality of your health information as a condition of participating in this program or receiving an incentive. If you are enrolled in LMHW, the Entities that will receive your personally identifiable information include Aetna, Virgin Pulse, Sharecare, CompPsych and Optum. All these organizations will provide you with services under the wellness program to help you improve your health and/or prevent disease. Our wellness providers who receive your information also will abide by the same confidentiality requirements.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, electronic information will be encrypted, and no information you provide as part of a wellness program will be used in making any employment decision. To further ensure the privacy of your medical information, Lockheed Martin performs regular security reviews of our vendors' information technology systems. Appropriate precautions will be taken to avoid any data breach. Should a data breach involving information you provide in connection with the wellness program occur, we will notify you as soon as practicable and in accordance with applicable notification timeframes prescribed by law.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Senior Manager, Compliance through the Lockheed Martin Plan Administration Helpline at **301-548-2320**.

Your Information

Availability of Summary Health Information

Choosing health coverage is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about health coverage in a standard format. The health benefits available to you represent a significant component of your Total Rewards package. They also provide important protection for you and your family. SBCs will be posted in the Annual Enrollment section of the LMESC Online website.

A paper copy is also available, free of charge, by calling **866-562-2363, 800-833-8334 (TDD) or 201-242-4397 (International callers)**.

The Privacy of Your Health Information

The Health Insurance Portability and Accountability Act (HIPAA) of 1996. HIPAA requires privacy rights for personal health information, as well as protection from improper use and disclosure. It affects how your health information can be used by group health plans sponsored by employers including Lockheed Martin. Please review the HIPAA Privacy Notice, which is available online in the LMESC Online. Lockheed Martin is committed to protecting the confidentiality of your personal health information.

Health Care Reform

The United States' Patient Protection and Affordable Care Act (ACA) — commonly known as health care reform — was signed into law March 23, 2010. Effective Jan. 1, 2015, employers with 50 or more full-time employees — including Lockheed Martin — are subject to the ACA's employer shared responsibility provisions. These provisions require Lockheed Martin to offer affordable health coverage that provides a minimum level of coverage or be subject to a penalty. Lockheed Martin plans are currently compliant with health care reform laws and exceed the required minimum level of coverage. In line with these provisions, Lockheed Martin must also adhere to information reporting responsibilities, which require employers to send health insurance information returns to employees and to the Internal Revenue Service (IRS). The IRS has created forms for this purpose, which employees may need when completing their federal income tax returns.

For more information on health care reform, please visit: www.irs.gov/Affordable-Care-Act/Individuals-and-Families.

Women's Health and Cancer Rights Act Notice

This notification is regarding special rights following a mastectomy. A group health plan generally must, under federal law, make certain benefits available to participants who have undergone a mastectomy. In particular, a plan must offer mastectomy patients benefits for:

- Reconstruction of the breast on which the mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications of mastectomy Our Plan complies with these requirements. Benefits for these items generally are comparable to those provided under our Plan for similar types of medical services and supplies. Of course, the extent to which any of these items is appropriate following mastectomy is a matter to be determined by consultation between the attending physician and the patient. Our Plan neither imposes penalties (for example, reducing or limiting reimbursements) nor provides incentives to induce attending providers to provide care inconsistent with these requirements.

If you have questions regarding this notice, call the **LMESC at 866-562-2363 (toll free); 800-833-8334 (TDD); 201-242-4397 (international callers)**.

Lockheed Martin Benefits Directory

Lockheed Martin Employee Service Center

866-562-2363 (toll-free)
800-833-8334 (TDD)
201-242-4397 (international callers)
www.lmpeople.com > Pay and
Benefits > Benefits >
LM Employee Service Center
or by logging in to:
lmc.lifeatworkportal.com

CVS Caremark
855-303-3979
www.caremark.com

Sedgwick
877-491-5303

Health Savings Account and Flexible Spending Accounts

BenefitWallet®
855-800-1602
mybenefitwalletsite.com/LMC

Employee Assistance & Wellness Programs

GuidanceResources®
US: 844-880-6914
Expatriates: 312-595-0074
(reverse charge call to the U.S.)
guidanceresources.com

Virgin Pulse
866-852-6603
member.virginpulse.com

Cobra

WageWorks
800-482-4105
mybenefits.wageworks.com