Huntington Ingalls Industries

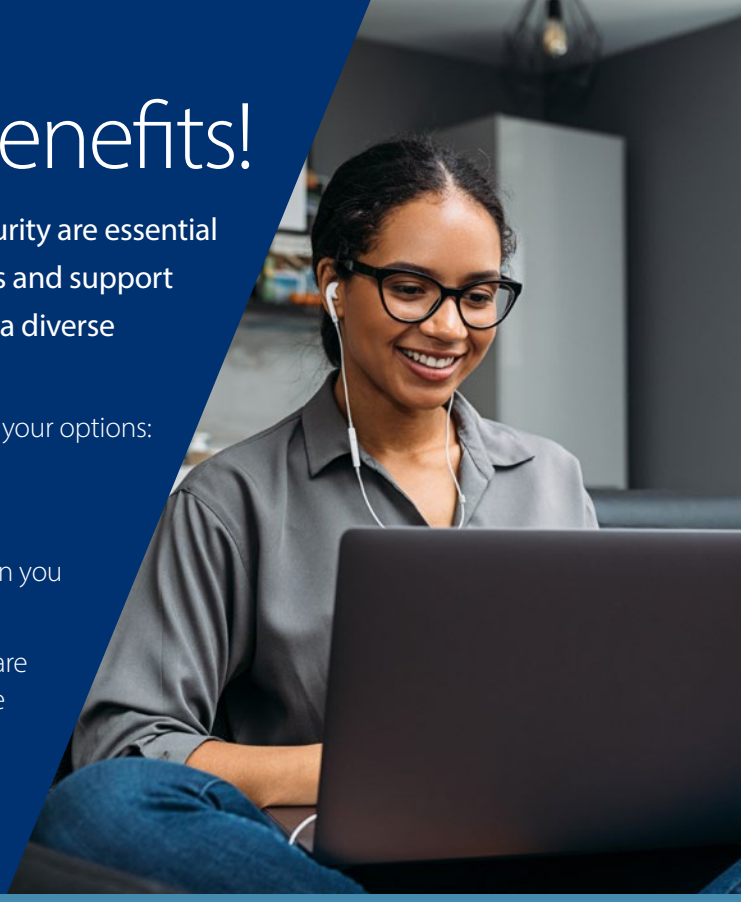
2021–2022

Benefits Orientation Guide

Benefits & Wellness

NNS SALARIED JUNE 2021

Welcome to your HII benefits!



We understand that your health, well-being 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 to take full advantage of your options:

- Read this summary for a high-level overview of your benefits.
- Visit **hiibenefits.com** to review the **New Hire section** for detailed benefit information and 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 19** for details on ALEX.
- See "Benefit contacts" on **page 21** 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. If you do not enroll:

You will NOT have these benefits	You WILL have only these company-provided benefits
• Medical/prescription drug • Dental • Vision • Flexible spending accounts (FSAs) • Any elective benefits (such as critical illness insurance or hospital indemnity)	• Basic life insurance • Basic accidental death and dismemberment (AD&D) • Basic short-term disability (STD) • Basic long-term disability (LTD) • HERO: HII Employees Reach Out • SmartPath financial coaching • BeWell for Life wellness programs

See "*How to enroll in benefits*" on **page 19** for enrollment instructions.

Important: If your spouse works

The HII medical plans have a "working spouse" eligibility provision that requires working spouses to purchase primary coverage through their own employer if (1) it is available, and (2) the employer pays 50% or more for coverage. You can still cover your "working spouse" under the HII medical plans if these two conditions are met; however, your spouse's HII coverage will be secondary to their employer's coverage.

For more information, contact the Huntington Ingalls Benefits Center (HIBC) at **1-877-216-3222**.

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.
- Domestic partner (same or opposite sex) and his/her eligible children under age 19 (or under age 25 and a full-time student).

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

** See "Important: If your spouse works" on* **page 2** *for working spouse eligibility for medical coverage.*

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.

Core benefits provided by the company (You're automatically enrolled at no cost to you.)	**Optional/voluntary benefits you can choose** (You **must enroll within 31 days of your date of hire** and pay a bi-weekly premium.)
• Basic life insurance • Basic accidental death and dismemberment (AD&D) • Basic short-term disability (STD) • Basic long-term disability (LTD) • HERO: HII Employees Reach Out • SmartPath financial coaching • BeWell for Life wellness programs	• Medical/prescription drug • Dental • Vision • Flexible spending accounts (FSAs) • Additional life insurance • Additional AD&D insurance • Additional STD • Additional LTD • Group legal • Accident insurance • Critical illness insurance • Hospital indemnity insurance

You also will be automatically enrolled in the HISP 401(k) plan. See **page 11** for details.

Keep reading to find out more! Get detailed information about life insurance, AD&D, STD and LTD benefits on UPoint through **hiibenefits.com**, HII's website for benefits and wellness.

Your health benefits

Your medical plan options

Below are the medical plan options from Anthem for the 2021–2022 plan year.

	Anthem Preferred Provider Organization (PPO)	Anthem Consumer-Driven Health Plan (CDHP)
How you pay for service	You typically pay higher payroll contributions in exchange for lower copays or coinsurance for covered services.	You pay lower payroll contributions but may pay more out of pocket. HII funds a Health Reimbursement Account (HRA) to help you pay these costs.
HII-funded HRA	You do not receive an HII-funded HRA.	The HII-funded HRA helps you pay for out-of-pocket expenses, and unused funds roll over year to year. **HRA dollars annually funded by HII:** **Employee** $1,000 **Employee + Spouse** $1,500 **Employee + Child(ren)** $1,500 **Employee + Family** $2,000
Deductible (PPO)/ Bridge (CDHP) Amount that you pay out of pocket, before the plan begins to pay benefits	**In-Network** / **Out-of-Network** **Employee** $500 / $800 **Family** $1,000 / $1,600	**Employee** $800 **Employee + Spouse** $1,200 **Employee + Child(ren)** $1,200 **Employee + Family** $1,600
Out-of-pocket maximum for medical expenses This is the most you will pay in a year for covered services	**In-Network** / **Out-of-Network** **Medical** **Employee** $5,000 / $10,000 **Family** $10,000 / $12,700 **Prescription Drug** **Employee** $1,600 **Family** $3,200	**In-Network** / **Out-of-Network** **Medical and Prescription Drug** **Employee** $6,350 / $6,350 **Employee + Spouse** $8,500 / $8,500 **Employee + Child(ren)** $8,500 / $8,500 **Family** $10,500 / $10,500
Payroll contributions	View UPoint at **hiibenefits.com** for details.	View UPoint at **hiibenefits.com** for details.
Preventive care	Covered in-network at 100%	Covered in-network at 100%
Copays	Copays for doctor's visits: $20 office visit/ $40 specialist	No copays
Coinsurance	You pay 20% coinsurance in-network/ 40% out-of-network	If you exceed the Bridge, you pay 20% coinsurance in-network/40% out-of-network

For more plan details, go to **hiibenefits.com** or visit ALEX, our online benefits decision-making tool, at **myalex.com/hii/2021/hiibenefits**.

Your health benefits

Tobacco Free Incentive Program

When you enroll in an HII medical plan, you'll participate in HII's Tobacco Free Incentive Program which offers preferred medical insurance rates for employees who do not use tobacco. If you have not used tobacco for six months or have completed a tobacco cessation program, you are required to identify as "tobacco-free" when you enroll in medical coverage to receive preferred medical insurance rates. If you don't, you'll default to "tobacco user" and pay $650 more annually on your HII medical insurance.

Note: A tobacco user is anyone who has used cigarettes, cigars, pipes, hookah, e-cigarettes, clove cigarettes, or any form of smokeless tobacco (including chewing tobacco, dip or snuff) in the last six months.

Which option will work for you?

Here's a quick look at how the two medical plan options work:

PPO	CDHP with Health Reimbursement Account (HRA)
Your payroll contributions are higher than the CDHP, but the PPO plan has lower deductibles and out-of-pocket maximums. You pay: • Copayments for office visits and prescription drugs, or • Coinsurance on certain services after you meet the deductible (20% for in-network care until you reach the out-of-pocket maximum). Once you reach the out-of-pocket maximum, the plan pays 100%.	Your payroll contributions are lower than the PPO plan, but the CDHP has higher deductibles and out-of-pocket maximums. • You are responsible for the cost of care until you reach the plan's deductible (also called "the bridge"); HOWEVER, HII's annual contribution to your HRA will cover 100% when funds are available. Plus, your unused HRA dollars roll over from year to year. • If you use all the available funds in your HRA before your deductible is met and/or before the plan year is over, you are responsible for paying all incurred medical expenses and/or remaining deductible. • Once your deductible is met, you pay coinsurance (20% for in-network care) until you reach the out-of-pocket maximum. • Once you reach the out-of-pocket maximum, the plan pays 100%.

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

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.

If you use TRICARE...

If you are considered qualified military personnel and are currently enrolled in a TRICARE Plan, you can enroll in the TRICARE Supplement Plan, a voluntary insurance plan designed to supplement TRICARE and help you with your health care expenses.

Your health benefits

Know Your Numbers program

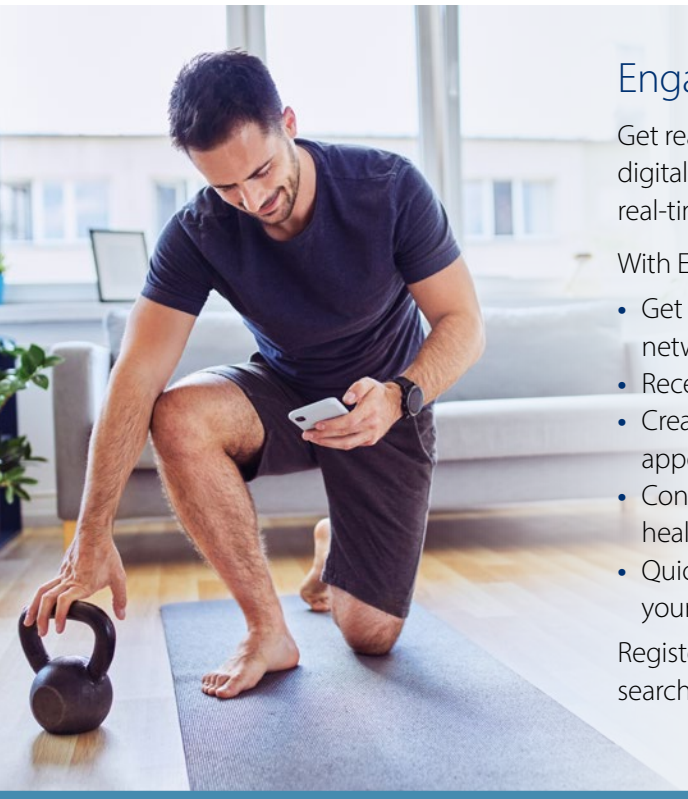
HII's Know Your Numbers program is designed to help you understand important health numbers like your blood pressure, cholesterol and more, to improve your health and reduce risk for disease.

All non-represented employees enrolled in an HII Anthem PPO or CDHP medical plan **must complete a wellness profile and health screening annually to save $600** on their HII medical insurance. The program runs July 1 through March 31 each year.

Wellness profile	Health screening
To create your wellness profile, you will complete an online, confidential health questionnaire that assesses your health habits, nutrition and overall health. The survey is available on the Wellness Online portal at **myquadmedical.com/hii** (print copies also available at the HII Family Health Center).	You have three options for screening: 1 Onsite at a health screening event (hosted by QuadMed). 2 At the HII Family Health Center. 3 With your personal medical provider (and submit the Health Screening Form).

The program is administered by QuadMed, a third-party vendor. All personal health information collected by QuadMed is protected by the Health Insurance Portability and Accountability Act (HIPAA) and not shared with HII.

Important: Since you are new to HII's medical plans, you will automatically receive the **$600** annual Know Your Numbers discount on your medical premium when you enroll. You will have at least one year to complete the program to secure the $600 in savings for the 2022–2023 plan year. (Employees hired before March 31, 2022 will have until March 31, 2023 to complete the program. Employees hired after March 31, 2022 will have until March 31, 2024 to complete the program.)



Engage Wellbeing–Health care at your fingertips

Get real-time health care data with the Engage Wellbeing app, a personalized digital health assistant that links with your HII Anthem medical plan to provide real-time benefit updates, including claims, deductible amounts and more.

With Engage Wellbeing you can:

- Get quick information based on medical conditions, including a list of in-network doctors that treat your specific condition.
- Receive personalized alerts for treatment plans and clinical recommendations.
- Create a virtual care team that saves your doctors' contact information to make appointment scheduling fast.
- Connect with Anthem and HII-specific health programs that support your health goals.
- Quickly access your Anthem ID card and cards for any minor dependents on your plan.

Register at **www.engage-wellbeing.com**. You can download the app by searching for **Engage Wellbeing** in your app store.

Your prescription drug benefits

If you enroll in an HII medical plan, you automatically receive the prescription drug benefits for the plan you chose.

Prescription plans

Anthem CDHP and PPO prescription benefits are administered by **CVS Caremark**.

Plan feature	Anthem Preferred Provider Organization (PPO)		Anthem CDHP	
	In-network*	Out-of-Network	In-network*	Out-of-network
Mandatory 90-day fill: If taking maintenance prescription drugs, you will be required to fill a 90-day supply after your second retail refill at either a CVS retail pharmacy location or via the Caremark mail order prescription drug program.				
Generic (Tier 1)	Retail: $5 copay Mail order: $10 copay	50% after deductible	Retail: You pay 20% after deductible Mail order: You pay 20% after deductible	Retail: You pay 40% after deductible Mail order: You pay 20% after deductible
Preferred brand (Tier 2)	Retail: $20 copay Mail order: $40 copay	50% after deductible	Retail: You pay 20% after deductible Mail order: You pay 20% after deductible	Retail: You pay 40% after deductible Mail order: You pay 20% after deductible
Non-preferred brand (Tier 3)	Retail: $40 copay Mail order: $80 copay	50% after deductible	Retail: You pay 20% at after deductible Mail order: You pay 20% after deductible	Retail: You pay 40% after deductible Mail order: You pay 20% after deductible
Out-of-pocket maximum	$1,600		Included in overall medical out-of-pocket maximum	

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

Note for Anthem CDHP prescription drug coverage: When you fill a prescription (in-network or out-of-network), you will pay the copay or 10% coinsurance, whichever is greater.

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 an HII Anthem medical plan. Plus, you can take advantage of the pharmacy's convenient drive-through.

More health and wellness resources

When you enroll in an HII Anthem medical plan, you get access to the following high-quality resources dedicated to supporting 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** / Teladoc app

Vida

Vida is a no-cost digital benefit designed to help individuals meet their health goals. The Vida mobile app connects users with dedicated health coaches and nutritionists to help with both chronic condition management and healthy lifestyle changes, including:

- Lowering blood pressure and cholesterol
- Managing or preventing diabetes
- Losing weight
- Exercising more
- Eating better
- Managing stress

vida.com/hii / Vida 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** *to learn more about BeWell for Life's wellness services.*

757-327-4200 / **myquadmed.com/hii**

Maven

Maven is a no-cost family benefit that offers full-service support for planning, starting and raising a family. Maven connects you with a dedicated care advocate who can help you build a care plan to meet your family's needs.

Your care advocate can help you with referrals for in-network specialists in your area. Plus, you get access to unlimited on-demand video appointments and live classes to help you on your path to parenthood. Turn to Maven for resources regarding fertility, maternity, adoption, surrogacy and more.

mavenclinic.com/join/HII2021

Your dental plan options

You can choose between three dental plan options for the 2021–2022 plan year: Delta Preventive Care, Delta Dental Care and Delta Dental Care Plus. All options cover services up to a reasonable and customary charge.

Here's a look at what services are included in your coverage and the copay amount you will pay when you use the Delta Dental Preferred Provider Organization (PPO) network. (There is also an additional level of coverage when you use the Dental Premier Network; see UPoint for details).

Plan feature	Delta Preventive Care	Delta Dental Care	Delta Dental Care Plus
Annual deductible (does not apply to preventive care or orthodontia)	N/A	$50 Individual; $100 Family; applies to Basic and Major Services	$50 Individual; $100 Family; applies to Basic and Major Services
Annual maximum per covered individual (does not include orthodontia)	$500	$1,500	$3,000
Orthodontia lifetime maximum	Not covered	Not covered	$3,000
Preventive care oral exams (2 per year), prophylaxis (2 per year), x-rays	100%	100%	100%
Fillings	100%	80%	80%
Extractions, routine	Not covered	80%	80%
Endodontics (root canal therapy)	Not covered	80%	80%
Periodontics	Not covered	80%	80%
Inlays/onlays, crowns	Not covered	80%	80%
Bridges, implants, dentures	Not covered	50%; up to PPO annual maximum	50%, up to PPO annual maximum
Orthodontia	Not covered	Not covered	50%, up to $3,000 lifetime maximum

Onsite Dental

When you and your family enroll in dental insurance, you get access to full-service in-network care through Onsite Dental, which is conveniently located behind the HII Family Health Center.

757-707-7223 / **hii.onsitedental.com**

Your vision plan options

For the 2021–2022 plan year, you can choose from three vision plan options: low, medium and high. VSP is the vision plan provider for all plans. Here's a look at what services are included in your coverage and the copay amount you will pay **when you use the VSP network**. When you go out of the VSP network for vision services, you pay for your services up front and then are reimbursed for only a certain amount of each expense.

Plan Feature	Low	Medium	High
Vision exam (once every plan year)	$10 copay	$10 copay	$10 copay
Frames	$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	$10 copay (copay is a one-time annual amount for all materials combined per pair), up to $250 allowance; 20% discount on the remaining cost	$10 copay (copay is a one-time annual amount for all materials combined per pair), up to $250 allowance; 20% discount on the remaining cost
Lenses, medically necessary (once every plan year)	$10 copay, then covered at 100%: Standard single, lined bifocal, lined trifocal, lenticular		
Lens enhancements			
Standard progressives	Covered		
Photochromic lenses	$70 copay	$70 copay	$20 copay
Scratch-resistant coating	Not covered; discounted pricing available		
Necessary contact lenses	$10 copay, then covered at 100% (in lieu of glasses)		
Lenses, elective	$150 allowance; maximum copay of $60 for fitting and evaluation of lenses	$200 allowance per lenses benefit; maximum copay of $60 for fitting and evaluation of lenses	$200 allowance per lenses benefit; maximum copay of $60 for fitting and evaluation of lenses
Annual Vision Limits 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	1 exam, 1 pair spectacle lenses and 1 frame every plan year. Contact lenses are in lieu of glasses	1 exam, 2 pair spectacle lenses and 2 frame every plan year. Contact lenses are in lieu of glasses

Safety glasses option: Each of these vision plans offers additional coverage for prescription safety glasses, if you elect it.

For a complete look at the vision plan options, view the vision plans 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. Call **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 will verify your coverage.

Your financial benefits

Huntington Ingalls Savings Plan (HISP) 401(k)

Creating a nest egg for retirement is extremely important. We know how difficult it can be to build your savings, which is why HII extends you the opportunity to participate in the HISP 401(k) Retirement Plan. Participation is made easy through the convenience of payroll deductions.

When you participate in the 401(k) you can receive a 100% company match up to 8% of your contribution.

You can enroll in the HISP 401(k), and elect your contribution amount through payroll deduction, to begin participating right way. If you don't take action to enroll when you are hired, you are automatically enrolled the next applicable pay period 45 days after your hire date. Starting with the first pay period after the 45 days, 2% of your eligible pay will be deducted on a before-tax basis and invested entirely in a premixed, broadly diversified portfolio based on your age at the time of the default investment. Your contribution rate will automatically increase by 1% of your eligible pay each year in April until it reaches 25%.

You can choose to contribute between 1% and 75% of your eligible compensation to the HISP on a before-tax basis, Roth 401(k) or after-tax basis, or any combination of the three. You can make contribution changes at any time.

For HISP details and information regarding applicable employer match contributions, go to **www.hiibenefits.com** and log on to UPoint.

Alight Financial Advisors

Turn to Alight Financial Advisors (AFA) for trusted retirement advice to make the most of your HISP 401(k) account. AFA's online advice program offers no-cost support for your investments, or you can sign up for the professional management program and have AFA manage your retirement savings for you.

Your financial benefits

Alight Protection Program

To help employees protect their retirement savings, HII has partnered with Alight to offer employees the Alight Protection Program, designed to protect your HISP 401(k) account from fraud, cyber threats and unauthorized activity.

To qualify for the program, you must:

- Keep your contact information up to date in your UPoint account. This includes having a mobile phone number on file that can accept text messages.
- Opt in to receive text messages from Alight to get real-time information about your retirement plan.
- Take common sense steps to keep your account and devices safe: Regularly review your accounts for unusual activity.
- Download up-to-date security software on any devices you use to access your account.
- Use only private devices and a protected wireless connection.
- Choose a password unique to your UPoint account.
- Protect your password and login information, and never share this information with anyone.
- Follow recommended security practices.

Contact Alight immediately if you receive suspicious communications about your UPoint account activity, if you suspect identity theft or if your UPoint login information has been compromised.

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 to participate in these accounts each year.

Health care FSA	Dependent care FSA
The health care FSA lets you to set aside pre-tax dollars to use for eligible health care expenses, such as copays, deductibles, prescriptions and more. 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 as of your date of hire, if you enroll during your 31-day enrollment period.	The dependent care FSA lets you set aside pre-tax dollars to pay for eligible dependent day care expenses. You can contribute up to $5,000 each year 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.

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 pretax 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** 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** 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** 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. Regardless of the benefits you enroll in, as a non-represented employee, you automatically have access to the programs below to support a healthy mind.

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 (code Huntington Ingalls)

Rethink

Rethink offers free support to parents raising children with learning or behavior challenges or developmental disabilities. Parents can consult virtually with board-certified behavior experts and use Rethink's library of more than 1,500 videos, exercise sheets and resources to teach children new skills, address problem behaviors and more. Plus, the online platform gives you the ability to collaborate with teachers, doctors and other caregivers.

Rethinkbenefits.com/hii
(code HIIRethink) / Rethink Benefits app

Teladoc Behavioral Health

When you enroll in an Anthem 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'll chat with trusted and vetted psychiatrists and therapists who are part of Teladoc's behavioral health network.

1-800-TELADOC / **teladoc.com/hii** / Teladoc app

Additional benefits

Short-term disability

You are automatically covered by basic STD coverage at no cost to you. The plan covers 100% of your weekly pay for the first six weeks if you go on short-term disability and covers 50% of your weekly pay for weeks seven through 26. You have the option to purchase additional optional STD coverage which will pay an additional 20% of your weekly pay in addition to the basic 50% for a total of 70% weekly pay replacement.

Long-term disability

You are automatically covered by basic LTD coverage that replaces 50% of your monthly base salary if you are disabled, as determined by the plan, for at least six months. This coverage is provided at no cost to you.

If you want more coverage, you can purchase optional LTD coverage of 10% of your monthly base salary (for a total of 60%), or 20% (for a total of 70%), up to a maximum monthly benefit of $15,000.

You do not have to provide evidence of insurability (EOI) if you enroll during the first 31 days after your date of hire or transfer.

Life insurance

You are automatically enrolled in HII's basic life insurance plan, which offers coverage in the amount of 1x your annual base pay or $50,000, whichever is greater. This basic coverage is provided at no cost to you. You can also purchase additional optional life insurance coverage for yourself and your dependents.

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 coverage is 1x your annual base salary or $50,000, whichever is greater. This coverage is provided at no cost to you. You can also purchase additional optional AD&D coverage for yourself and your dependents.

For plan details, review these coverages on UPoint or use **ALEX**, HII's benefits decision-support tool.

Voluntary benefits

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.

Accident insurance

Accident insurance can provide financial assistance when you and/or a covered dependent suffers a covered accident. The financial benefits can help you pay out-of-pocket costs not covered by your medical plan or help with living expenses that you may not otherwise be able to afford. You can also extend coverage to your spouse and/or children.

This coverage has a schedule of payment for each benefit for expenses like diagnostic testing, labs, office or emergency room visits, hospital admissions, physical therapy and more.

Critical illness insurance

Critical illness insurance pays you a lump sum amount 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.

Hospital indemnity

Hospital indemnity provides financial assistance by paying you a daily benefit when you have a covered hospital stay. You can use the money to cover out-of-pocket costs not covered by your medical plan or to help pay for living expenses that you may not otherwise be able to afford. You can also extend coverage to your spouse and/or children.

Note: HII does not contribute to the voluntary benefits listed above and has minimal involvement in the plans. If you enroll in one or more of the plans above, you will pay the full premium for coverage.

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 three to five 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 as of your hire date. 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**. You can also contact our benefit vendors directly after you enroll. See "Benefit contacts" on **page 21**.

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

New users will be asked to enter the last four digits of their social security number, date of birth and zip code. You will then be able to create your unique telephone PIN for calling the HIBC. You can also create an account online in UPoint with a username and password and set up your telephone PIN.

Can I make changes to my benefits after I enroll?

New hire or transfer benefits enrollment elections can be changed within the first 31 days of your hire or transfer date. Any changes outside your initial 31 days can only take place during HII's annual 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, dental, or health care flexible spending account plans, you will receive benefit ID cards about two weeks after you enroll. 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.

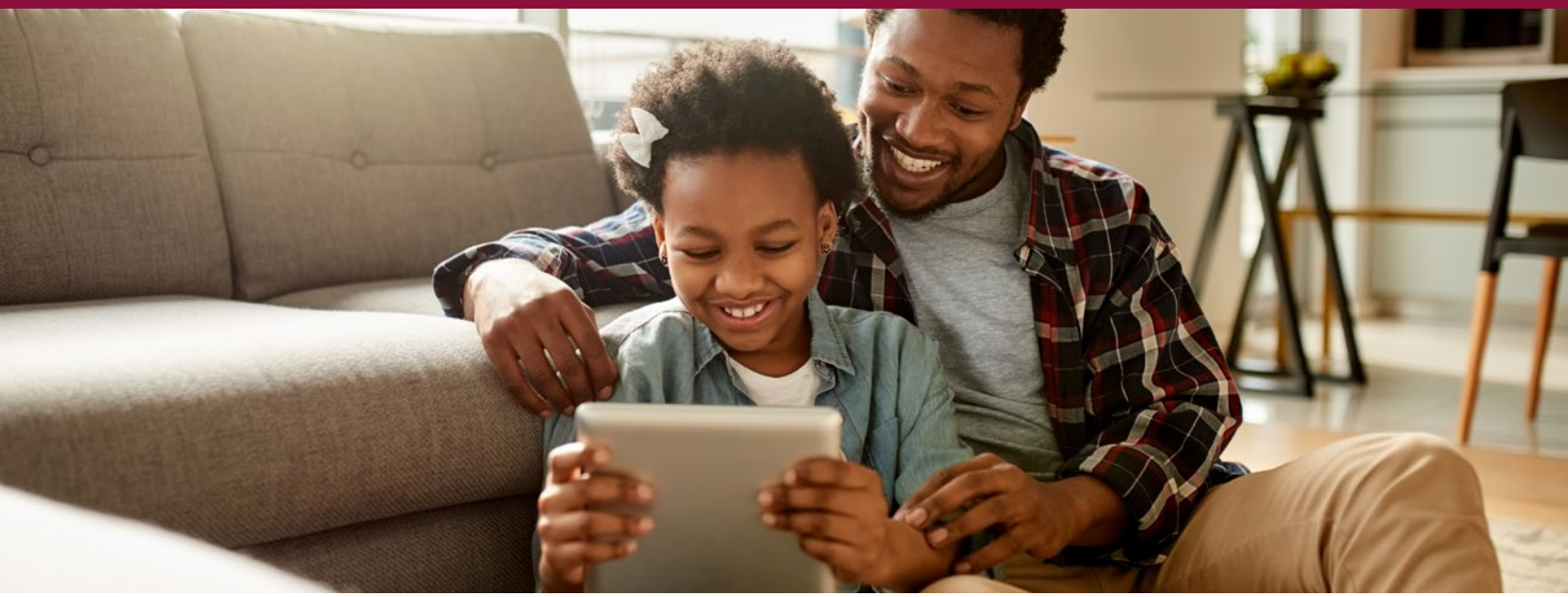
How do I elect a beneficiary?

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** (code: Huntington Ingalls). Representatives are available 24 hours a day.

Frequently asked questions



Medical

When are the funds for the Anthem CDHP Health Reimbursement Account (HRA) available?

The full amount is available to you at the beginning of the plan year.

What happens to unused funds in the HRA at the end of the plan year?

Unused funds in your HRA account will roll over to the next plan year, if you continue coverage in the Anthem CDHP option. There are no limits on the amount you can roll over.

To be eligible to receive services at the HII Family Health Center, do I need to enroll in one of the HII medical options?

Yes. The HII Family Health Center is available to active represented and non-represented employees and eligible dependents covered by the Anthem CDHP and PPO plans.

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.

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.

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**.

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. 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**

- 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**. 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 Certify your tobacco status.

If you do not use tobacco or have completed a tobacco cessation program, you must identify as "tobacco free" in UPoint. You will then get the tobacco-free discount on your medical premium, saving you up to $660 a year.

2 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**, or call the HIBC at **1-877-216-3222**.

3 Name your beneficiaries.

If you enroll in life insurance, AD&D, critical illness coverage or participate in the HISP 401(k), 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** 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 plans non-tobacco preferred rates

Coverage level	Anthem PPO	Anthem CDHP	Tricare
Under $50,000			
Employee only	$76.08	$42.35	$31.15
Employee + child(ren)/DP child(ren)	$129.23	$81.58	$61.15
Employee + spouse/DP	$166.92	$99.96	$61.15
Employee + family	$193.69	$122.31	$82.38
$50,000 – $74,999			
Employee only	$85.38	$46.73	$31.15
Employee + child(ren)/DP child(ren)	$145.00	$90.04	$61.15
Employee + spouse/DP	$187.34	$110.31	$61.15
Employee + family	$217.34	$135.00	$82.38
$75,000 – $84,999			
Employee only	$85.38	$46.73	$31.15
Employee + child(ren)/DP child(ren)	$145.00	$90.04	$61.15
Employee + spouse/DP	$187.34	$110.31	$61.15
Employee + family	$217.34	$135.00	$82.38
$85,000 & above			
Employee only	$139.80	$95.84	$31.15
Employee + child(ren)/DP child(ren)	$219.50	$149.61	$61.15
Employee + spouse/DP	$282.81	$193.27	$61.15
Employee + family	$345.23	$227.50	$82.38

Vision plans

Coverage level	Low plan	Low + safety glasses	Medium	Medium + safety glasses	High plan	High + safety glasses
Employee only	$4.20	$4.96	$6.72	$7.48	$11.76	$12.52
Employee + child(ren)/ DP child(ren)	$7.92	$8.68	$12.67	$13.43	$22.17	$22.93
Employee + spouse/DP	$8.05	$9.56	$12.90	$14.40	$22.56	$24.07
Employee + family	$13.20	$14.70	$21.13	$22.64	$36.98	$38.49

Dental plans

Coverage level	Delta Preventive	Delta Care	Delta Care Plus
Employee only	$1.73	$3.53	$6.36
Employee + child(ren)/DP child(ren)	$4.15	$7.85	$13.69
Employee + spouse/DP	$3.81	$7.85	$13.21
Employee + family	$6.92	$13.73	$23.47

Your costs for coverage

Optional employee life insurance

Based on employee age on Dec. 31.

Age	Bi-weekly rate per $1,000 of coverage
Under age 25	$0.016
25–29	$0.019
30–34	$0.025
35–39	$0.028
40–44	$0.030
45–49	$0.047
50–54	$0.072
55–59	$0.138
60–64	$0.207
65–69	$0.411
70 and over	$0.658

Optional spouse life insurance

Based on employee age on Dec. 31.

Age	Bi-weekly rate per $1,000 of coverage
Under age 25	$0.016
25-29	$0.019
30-34	$0.025
35-39	$0.028
40-44	$0.030
45-49	$0.047
50-54	$0.072
55-59	$0.138
60-64	$0.207
65-69	$0.411
70 and over	$0.658

Optional child life insurance

Coverage level	Bi-weekly rate
$10,000	$0.462
$20,000	$0.923
$30,000	$1.385

Optional accidental death and dismemberment insurance

Coverage level	Bi-weekly rate per $1,000 of coverage
Employee	$0.014
Family	$0.023

Long-term disability (LTD) insurance

Percentage covered	Monthly rate per $100 of covered salary
50%	Free
60%	$0.10
70%	$0.21

Example of how to calculate LTD coverage at 60%

Annual salary	= $45,000.00
$45,000.00 ÷100	= $450
$450 x 0.213	= $95.85/yr
$95.85 ÷ 26	= $3.69/paycheck

Your costs for coverage

Critical illness coverage

Based on employee's age.

Age	Weekly rate per $1,000	
	Non-tobacco user	Tobacco user
Employee-only		
45-49	$0.475	$0.766
55-59	$1.015	$1.726
65-69	$2.234	$3.918
Employee + children		
45-49	$0.577	$0.863
55-59	$1.117	$1.828
65-69	$2.335	$4.015
Employee + spouse		
45-49	$0.692	$1.103
55-59	$1.412	$2.377
65-69	$3.018	$5.257
Employee + children + spouse		
45-49	$0.794	$1.205
55-59	$1.509	$2.478
65-69	$3.120	$5.358

Rates guaranteed through June 30, 2022.

Legal plans

Plan	Bi-weekly rate
Advantage	$6.23
Basic	$3.12

Hospital indemnity

Coverage level	Bi-weekly rate
Employee only	$7.034
Employee + child(ren)	$12.134
Employee + spouse	$17.105
Employee + family	$22.205

Accident insurance

Coverage level	Bi-weekly rate
Employee only	$2.82
Employee + child(ren)	$5.51
Employee + spouse	$4.67
Employee + family	$7.37

Benefit contacts

For questions about	Vendor	Phone	Website
All HII benefits	Huntington Ingalls Benefits Center (HIBC)	1-877-216-3222 (overseas: 408-916-9765)	www.hiibenefits.com
Medical/Rx and other health care plans/resources			
Anthem plans	Anthem	1-844-465-7237	www.anthem.com/ca or www.engage-wellbeing.com (app)
Prescription drug benefits	CVS/Caremark	1-844-287-1289	www.caremark.com
BeWell for Life HII Family Health Center	QuadMed	757-327-4200	www.myquadmed.com/hii
Teladoc	Teladoc	1-800-TELADOC	www.teladoc.com/hii or download the Teladoc app
TRICARE Supplement Plan	TRICARE	1-800-638-2610, ext. 255	www.asicorporation.com
Vida	Vida		www.vida.com/hii or download the Vida app
Maven	Maven		www.mavenclinic.com/join/HII2021
Dental and vision			
Dental	Delta Dental	1-800-237-6060	www.deltadental.com
Onsite Dental		757-856-5051	hii.onsitedental.com
Vision	VSP (HII group # 30022911)	1-800-877-7195	www.vsp.com
HII Family Vision Center		757-327-4188	
Financial benefits and resources			
Disability	Prudential	1-800-842-1718	
Flexible spending accounts (FSAs) and commuter benefits	Your Spending Accounts (YSA)	1-877-216-3222	UPoint on www.hiibenefits.com
HISP 401(k) account	Alight	1-877-216-3222	UPoint on www.hiibenefits.com
SmartPath financial coaching	SmartPath		www.onsmartpath.com/hii
Alight Protection Program for 401(k) security	Alight	1-877-216-3222	UPoint on www.hiibenefits.com
Other benefits			
Critical illness, accident insurance and hospital indemnity	MetLife	1-800-438-6388	www.metlife.com
Group legal	MetLife Legal Plans	1-800-821-6400	www.legalplans.com