



Huntington Ingalls Benefits Guide

When it comes to planning for a healthy future for you and your family, Huntington Ingalls Industries (HII) is committed to ensuring our benefit plans and programs provide you with value. This Benefits Guide is designed to help you quickly get the information needed to use your benefits effectively.

Connecting with your benefits

There are four ways to connect with your HII benefits:

Benefits Connect

Your first stop for benefits information should always be [Benefits Connect](#). This is an open site that doesn't require you to log in. You'll find general, non-personalized information on Benefits Connect.

UPoint

UPoint is the site where you can view eligibility information and your benefits such as health insurance, life insurance, 401K investments and attest to your tobacco-use status. UPoint is also where you enroll for benefits as a new or current employee. For data security purposes, a user ID and a password are required to log in to UPoint. You can log in to UPoint from the home page of Benefits Connect.

Huntington Ingalls Benefits Center

You may call the Huntington Ingalls Benefits Center (HIBC) at **1-877-216-3222**. The benefits center can answer questions about your benefits and your eligibility as well as help you enroll in your benefits. For security purposes, you'll need your login and password for UPoint when you call the HIBC. Service hours are 9 a.m. – 6 p.m. ET Monday – Friday. If you're hearing impaired, please use the relay service through your provider.

Mobile Applications

Many of our benefits programs and providers have apps available for download on your personal device. Go directly to the provider's website to learn how to access mobile applications.

A list of benefits providers can be found on the home page of Benefits Connect.

At HII, we help you and your family experience total wellbeing –defined as strong physical, emotional and financial health. This culture of wellbeing is strengthened by providing comprehensive resources and tools to support our employees and their families in their journey. Each benefits program offered is connected to one of the three pillars of total wellbeing: physical, emotional and financial.

Get started

Click on any topic below to jump to that section to read general information. As always, if you are looking for specifics about your own benefits coverage, log in to UPoint.

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Physical Wellbeing

Physical wellbeing

HII provides a comprehensive package of benefits focused on helping employees and their families pursue and maintain good health. In addition to medical coverage, this package includes wellbeing and disease management programs designed to provide targeted support.

Medical Plans

HII represented employees at Ingalls and Newport News can choose to enroll in their PPO plans. Log in to UPoint to view details of your medical option. There are two primary medical options for non-represented employees, and HMOs are available in select locations:

1. Anthem PPO
2. Anthem CDHP
3. Tricare Supplement

Tricare supplement insurance is a voluntary insurance plan designed to help eligible participants with their health care expenses. This supplement covers cost shares and copays, including prescription drugs, and covers a portion of your Tricare deductible—in some cases up to 100%. There is no pre-existing condition limitation, and no medical examination is required to apply.

Eligibility

You are eligible for Tricare supplement insurance if you are a retired uniformed services member and/or reservist who is eligible for Tricare, not eligible for Medicare and under age 65. Eligible populations include:

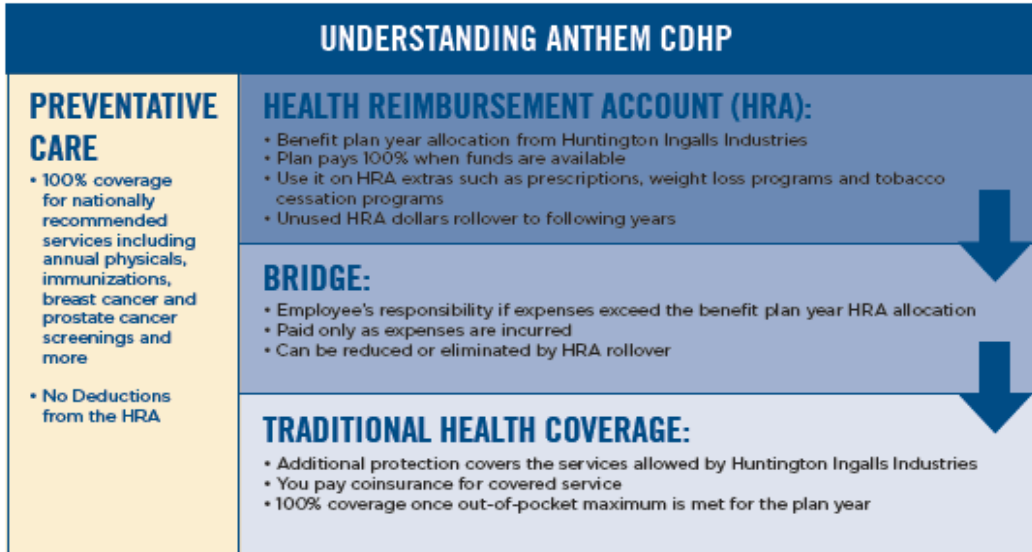
- Military retirees who are entitled to retiree, retainer or equivalent pay
- Retired reservists enrolled in Tricare Retired Reserves
- Retired reservists between the ages of 60 and 65 and entitled to retiree pay
- Spouses and surviving spouses of retired uniformed services members
- Qualified National Guard and Reserve members; Tricare Reserve Select (TRS)

While each employee population is unique, below is an overview of the different types of plans offered:

	ANTHEM PPO	ANTHEM CDHP	HMO
PRIMARY CARE	NO	NO	NO
ACCESS TO CARE	<ul style="list-style-type: none"> Visit any provider you choose; you receive a higher level of coverage (meaning you pay less) when you use in-network providers No referrals required 	<ul style="list-style-type: none"> Visit any provider you choose; you save money when you use providers who accept Anthem discounts No referrals required 	<ul style="list-style-type: none"> PCP coordinates all your care and specialist referrals All covered care must be provided by HMO providers (except in emergencies)
HOW COVERAGE WORKS	<ul style="list-style-type: none"> No referrals required You pay an annual deductible you pay a copay for routine office visits You pay a portion of the cost, called coinsurance, for most services 	<ul style="list-style-type: none"> Covered expenses are paid from your company-funded Health Reimbursement Account (HRA), except for preventive care, which is 100% covered If you use up your HRA, you pay the Bridge amount (similar to a deductible), and then a Traditional Health Component begins (where you pay a coinsurance for most covered services) Your unused HRA funds roll over to the next plan year 	<ul style="list-style-type: none"> There is no deductible You pay a copay for office visits and other services
Prescription drug benefits	<ul style="list-style-type: none"> You pay a copay or coinsurance, whichever is greater Provided through CVS/Caremark 	<ul style="list-style-type: none"> Paid through your HRA and Traditional Health Coverage component of the program Pharmacy network and mail-order program provided through CVS/Caremark 	<ul style="list-style-type: none"> Coverage and administration vary by HMO

What is a CDHP and how does it work?

CDHP stands for consumer directed health plan. Non-represented employees can choose to enroll themselves and their dependents in the CDHP through Anthem. If you elect the Anthem CDHP, HII will contribute to a Health Reimbursement Account (HRA) that you can use to pay out-of-pocket expenses.



Critical Illness Insurance

Even if you have health insurance, take a moment to consider having additional protection with critical illness insurance. It will help protect you from steep medical costs often tied to a serious illness like cancer or stroke.

Critical illness insurance can pay a lump sum benefit as soon as a critical illness is diagnosed. Use the money to cover expenses like:

- Medical expenses not covered by regular medical insurance
- Mortgage payments
- Childcare costs
- Other bills

Facts to Know:

- Eligible employees have access to affordable rates.
- Premiums are deducted from your paycheck on an after-tax basis.
- Pre-existing conditions do not limit coverage, but you must be enrolled in the benefits when the illness is first diagnosed.
- You can use this coverage more than once.
- If you receive a full-benefit payout for a covered illness, then your coverage can be continued for the remaining covered conditions.

Conditions Covered:

- Heart attack
- Blindness
- Major organ failure
- End-stage renal (kidney) failure
- Occupational HIV
- Benign brain tumor
- Coronary artery bypass surgery (pays 25% of lump sum benefit)

Conditions Covered with Limitations:

- Stroke
- Coma
- Permanent paralysis
- Cancer (pays 25% of lump sum benefit)

Your critical illness insurance plan benefit can pay \$75 per calendar year per insured individual if a covered health-screening test is performed. Wellness screenings include blood tests, stress tests, colonoscopies, chest X-rays and mammograms. If either your spouse or child is covered under the plan, then they are also eligible for the wellness benefit.

Anthem Resources

Anthem offers several convenient resources to its plan participants. The following programs are available to employees and dependents enrolled in the Anthem CDHP and PPO plans, the Ingalls Represented Medical Plan and the NNS Represented Medical Plan.

Case Management

Through its case management program, Anthem provides one-on-one support to plan participants who have recently had a hospital stay or long-term health problem. Anthem's registered nurses, called nurse care managers, work with the patient's doctors to help them get the best care possible for their needs.

In most cases, an Anthem representative will contact the patient directly and call regularly to offer support with any health issues.

Nurse care managers can help patients:

- Find out more about their health issue and treatment options
- Talk with their doctors and other health care providers
- Understand how their health plan works so they can get the most value from their plan
- Connect with resources in their area like home care services and community health programs
- Take steps to make healthy lifestyle changes

Anthem Health Guide

Need help navigating the health care system or just making health decisions? The Anthem Health Guide provides advice from health care professionals via phone, mobile app, email and online chat. Anthem's health care professionals can help plan participants:

- Connect with the right benefits and programs for their health care needs, including cancer support and behavioral health support
- Stay on top of follow-up and preventive care with reminders and appointment-scheduling support
- Compare costs for health care services, find in-network doctors and more

Access help from the Health Guide:

- Call the number on the back of your Anthem ID card
- Chat with Anthem online, via email or by setting up a return call through the "Contact Us" link on [anthem.com](https://www.anthem.com)
- Use the free Anthem Blue Cross and Blue Shield mobile app

Tobacco-Free Incentive Program

Eligible employees who do not use tobacco are eligible for the preferred tobacco-free rate—\$660 less annually than the standard rate. To qualify for the preferred rate, an employee must either be a non-tobacco user or complete an approved tobacco cessation program, such as the Tobacco Free For Life Program offered at the HII Family Health Centers.

Who Is a Tobacco User?

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.

Who Can Participate?

The program is available to non-represented employees, NNS Firefighters and Ingalls Represented employees enrolled in these health plans:

- Anthem PPO
- Anthem CDHP
- Ingalls Represented Medical Plan
- NNS Represented Medical Plan
- Kaiser
- SIMNSA
- NNI PPO
- HMSA
- Aetna Global

Employees with TRICARE or who are covered by other health care plans are not eligible for this program.

Prescription Drug Coverage

Huntington Ingalls Industries offers employees prescription drug coverage as part of their medical insurance plan.

- CVS/Caremark covers non-represented enrolled employees at Newport News Shipbuilding, Ingalls Shipbuilding and HII Corporate.
- Employees at Ingalls Shipbuilding covered by Ingalls Represented Medical Plan receive their prescription drug coverage through CVS/caremark.
- Represented employees at Newport News Shipbuilding receive their prescription drug coverage through Express Scripts.

HII Family Health Centers

The HII Family Health Centers are an investment in the health and wellness of employees and their families. QuadMed, a nationwide leader in employer-sponsored near-site health care, operates the Family Health Centers. There are two Family Health Centers located in Gautier, MS and Newport News, VA.

The Family Health Centers are available to active employees and their dependents enrolled in the Anthem PPO or CDHP medical plans, the Ingalls Represented Medical Plan and the NNS Represented Medical Plan for Steelworkers and Firefighters. Retired non-represented employees, retired Newport News Shipbuilding Firefighters and Steelworkers and their dependents under age 65 who are not eligible for Medicare and are enrolled in an Anthem PPO, CDHP, or the NNS Represented retiree medical are also eligible.

Visit a Family Health Center for common screenings to check:

- Blood pressure
- Cholesterol
- Type 2 diabetes
- Reproductive health
- Certain cancers like lung, breast, and colon

The Family Health Centers also offer services like:

- Annual physicals and preventive screenings
- Adult and pediatric immunizations
- Treatment of illnesses and injuries
- Health and wellness education and coaching
- X-ray services
- Pharmacy services
- Laboratory services
- Physical rehabilitation services

Cost

The cost is \$15 per patient, per visit. This minimal fee covers all services received during the visit (e.g., immunizations, on-site lab work and other services with the exception of prescription medicines). Preventive visits such as annual physicals, well-child exams, and other preventive services such as vaccines and blood pressure screening are also free of charge.

Locations:

Huntington Ingalls Industries Family Health Center
2105 Old Spanish Trail
Gautier, MS

Hours:

7 a.m. to 6 p.m. (Monday-Friday)
8 a.m. to noon. (Saturday)

Huntington Ingalls Industries Family Health Center
4500 Washington Ave.
Newport News, VA

Hours:

7 a.m. to 6 p.m. (Monday-Friday)
8 a.m. to noon. (Saturday)

Schedule an appointment:

- myquadmedical.com/hii
- **1-228-205-7700** (Gautier)
- **1-757-327-4200** (Newport News)

Teladoc

Need a medical consultation but can't get to the doctor's office? Teladoc could be the answer. Teladoc is available to HII employees and dependents enrolled in a non-represented Anthem PPO or Anthem CDHP medical plan, the Ingalls Represented Medical Plan or the NNS Firefighters, United Steelworkers and their dependents enrolled in the NNS Represented Medical Plan. It gives easy access to affordable, high-quality non-emergency medical and behavioral health care via phone or video.

With Teladoc, you can consult with a U.S. board-certified doctor at any time, from anywhere, to resolve many of your medical issues through a phone or video consultation for just \$10.

Go to [Teladoc](#) or call **1-800-835-2362** for more information.

BeWell For Life

BeWell For Life is HII's wellness program that offers programming, services and events to strengthen the health of HII employees and their families. BeWell For Life is operated by QuadMed, a third-party vendor that also operates the HII Family Health Centers. BeWell For Life's team includes wellness coordinators, registered dietitian nutritionists, chronic care managers and health promotion specialists dedicated to improving the health of HII's workforce.

All private medical records and treatment details associated with BeWell For Life are strictly confidential and not shared with HII. BeWell For Life operates in full compliance with all federal aspects of the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

Eligibility

All Newport News Shipbuilding employees, HII corporate employees and non-represented Ingalls Shipbuilding employees are eligible for BeWell For Life. Represented Ingalls employees enrolled in an HII medical plan are also eligible.

Programming, Services and Events

BeWell For Life offers comprehensive wellness programs and services that align with the goals of HII and its employees. Programs and services include:

- 5K events
- Wellness challenges
- Fitness classes
- Biometric screenings
- Flu shots
- Personalized wellness coaching

Wellness Online

Wellness Online is QuadMed's confidential website that offers health and wellness resources and a comprehensive Health Risk Assessment (HRA) . Employees and dependents can create personalized Wellness Online accounts to track nutrition, physical activity, weight, blood pressure and other biometric details.

To access Wellness Online, visit myquadmedical.com/HII. If you need help creating an account, contact the QuadMed Help Desk at **1-888-417-1001**.

Diabetes Prevention Program

HII has partnered with Solera Health to offer eligible employees and dependents access to a lifestyle-change program designed to help participants lose weight and reduce their risk of Type 2 diabetes. Ingalls Shipbuilding, Newport News Shipbuilding and HII corporate non-represented employees and their dependents enrolled in an HII Anthem medical plan are currently eligible for the program.

To qualify, take Solera's free, confidential, one-minute diabetes risk assessment at [Solera](#). Based on your answers, you may qualify for a free 16-week program designed to help you adopt healthy habits and lose weight.

Programs are available based on your schedule and lifestyle preferences, and there is a program conveniently available at the HII Family Health Centers. Solera is a third-party vendor. All personal information provided to Solera is confidential and not shared with HII. If you have questions about the program, contact Solera at **1-877-486-0141**.

Dental Insurance

Eligible non-represented employees and their dependents have access to dental insurance through Delta Dental. You have three dental PPO options to choose from: Dental Care, Dental Care Plus and Preventive Care. Similar to a medical PPO plan, the Delta Dental PPO Plan options provide a higher level of benefit coverage when you visit an in-network dentist.

Onsite Dental

Currently available at Newport News Shipbuilding, Onsite Dental is a state-of-the-art mobile dental practice that offers full dental services, including exams, cleanings, crowns, X-rays, bridges and teeth whitening.

Onsite Dental is a Delta Dental PPO provider. Fees with Onsite Dental are based on your individual dental insurance coverage. Contact your dental insurance provider to verify fees prior to scheduling an appointment. Contact Onsite Dental regarding eligibility.

Onsite Dental is a third-party vendor. All personal information provided to Onsite Dental is confidential and not shared with HII.

Hours:

8 a.m. – 5 p.m.

Schedule an appointment:

- Hii.onsitedental.com
- **1-757-707-7223**

Vision Insurance

Eligible non-represented employees and Newport News Shipbuilding represented employees have access to vision coverage. Coverage includes eye exams, eyeglasses and/or contact lenses and safety glasses depending on your plan. Log into UPoint or call the HIBC **1-877-216-3222** for details regarding your vision coverage.

Domestic Partner Benefits

Eligible non-represented Ingalls and Newport News Shipbuilding employees with domestic partners can enroll their partners in HII health benefits if the relationship meets all of the following requirements:

- Your life partner has lived with you in the same permanent residence in an exclusive, emotionally committed and financially responsible relationship similar to a marriage for at least the last six months (or is registered as your domestic partner in a state where registration is available)
- Your life partner is at least 18 years of age and not related to you by blood.
- Your life partner is not married to anyone else and is not the domestic partner of anyone else
- Your life partner is your sole domestic partner and intends to remain so indefinitely.

For more information or to add a domestic partner, call the HIBC at **1-877-216-3222**.

Financial Wellbeing

HII's financial wellbeing program is designed to give employees objective, empowering help for the financial issues and events that arise throughout life. Whether you need help finalizing retirement plans or you are building your first budget, we have on-site, over-the-phone and online support to meet your needs.

401(k) Savings Plans

Huntington Ingalls Savings Plan (HISP):

Eligible Ingalls and Newport News non-represented employees have access to the Huntington Ingalls Savings Plan (HISP) retirement account and savings account. New and rehired eligible employees are automatically enrolled, but you can decline enrollment through UPoint or by calling the HIBC at **1-877-216-3222**.

You can save from 1% to 75% of your eligible compensation in increments of 1%. Highly compensated employees are limited to contributing 35%. The IRS limits the amount that can be contributed to any savings plan.

You can make contributions as follows:

- Tax-deferred (before taxes are withheld from your paycheck)
- Roth 401(k) (after taxes are withheld from your paycheck, but earnings are tax-free on qualified distributions).
- After-tax (after taxes are withheld from your paycheck)
- Any combination of the three

HII may make a matching contribution to your HISP account. Log in to your HISP account on UPoint to learn more.

HII Financial Security and Savings Program (FSSP):

Ingalls represented employees have access to the FSSP retirement account and savings account. New employees are automatically enrolled in the retirement account with auto-escalation. After contributing at least 4% to the retirement account, employees can contribute an additional amount of eligible compensation to the FSSP savings account. HII will match a percentage of the employees' contributions to the savings account. Log in to UPoint or call the HIBC at **1-877-216-3222** for details.

HII Newport News Operations Savings 401(k) Plan for United Steelworkers, Firefighters and Guards:

Eligible represented Newport News Shipbuilding employees can contribute a portion of their pay to the savings plan. Employees are automatically enrolled in the plan after 90 days of continuous employment, but you can increase your contributions online at www.wellsfargo.com or by calling Wells Fargo at **1-800-377-9188**. HII will match a percentage of the employees' contributions to the savings account.

Financial Wellbeing Portal

HII employees and their families have access to the Financial Wellbeing portal on UPoint for personalized resources, tools and education designed to meet them where they are on their financial journey and help them achieve their unique goals. Hosted by Alight, HII's benefits administrator, the portal pulls in employees' HII benefits and savings data to offer unique resources and advice specific to them. Alight Financial Advisors can also pull this data to give advice that is informed and confidential.

Employees and families can use the portal for everyday tasks, such as:

- Building and balancing a budget
- Managing debt
- Managing investments

And the portal can help long-term planning, such as:

- Building a financial plan
- Saving for future goals
- Preparing for retirement

To access the portal, log in to UPoint and click "Financial Wellbeing" to get started.

Guided Experience

Have a goal of getting out of debt, paying off your house or preparing for retirement? Use the Financial Wellbeing portal's Guided Experience interactive video, which gives you a personalized checklist based on your financial goals. Access this video from the portal's homepage. All information you provide is confidential and not shared with anyone.

Visit the Guided Experience video regularly as your financial situation changes to receive an updated checklist for your goals.

Access to Free Financial Planning

With the Financial Wellbeing portal, employees and their families have access to free financial planning tools and can consult with Alight Financial Advisors. Use the portal's financial planning tool to develop a financial plan designed to help you meet your goals. All information you provide in the tool is confidential and not shared with HII.

To use the financial planning tool, log into UPoint and select the "Plan" icon from the Financial Wellbeing portal homepage.

To consult with a financial advisor at no cost, call **1-877-216-3222** and select the "Investment Advice and Financial Planning" option to speak with a financial advisor and finalize your financial plan. He or she will work with you to review your financial plan.

Alight Financial Advisors

HII offers eligible employees and their families access to retirement guidance and investment planning through Alight Financial Advisors (AFA). AFA offers the following services to employees:

- A retirement evaluation
- Access to free online advice
- Access to a professional management program

AFA's advisory services help you save for retirement and provide you access to licensed investment advisors who offer savings and investment advice to create a personalized plan for you. When working with an AFA advisors, remember:

- AFA advisors put your best interests first and do not receive commissions when they recommend investments or make transactions for your portfolio. AFA is a federally registered investment advisor.
- AFA advisors do the research so you don't have to. While they cannot guarantee results, they can help you maximize your potential returns, while maintaining risk and avoiding unnecessary fees.
- AFA advisors are committed to providing you with innovative planning that's personalized to help you meet your retirement needs by helping you select a diversified portfolio.

Retirement Evaluations Through AFA

AFA provides eligible employees a personalized retirement evaluation that highlights where your current savings and investment strategy could be improved. Based on their review of your savings plan account, AFA advisors will create an evaluation that shows how you are saving and investing today and what changes might help you save more to meet your financial goals.

Online Advice

Designed for employees who prefer to manage their own HII savings plan accounts, AFA's online advice program provides free, personalized savings and investment advice.

Through the online advice program, you receive recommendations on which investments to buy or sell and you can simulate how your portfolios might perform under a wide variety of economic scenarios. All simulations are created in real time, using built-in forecasting tools available on the online advice website through UPoint.

With online advice, you can call AFA advisors for free to discuss your savings plan at **1-877-216-3222**. To sign up for online advice, log in to UPoint.

Professional Management

AFA's professional management program offers personalized, professional and ongoing portfolio management for employees' HII-sponsored 401(k) plans. For a fee, AFA advisors will review your portfolio monthly and execute transactions, if necessary, to reallocate your investments.

AFA provides a printed quarterly retirement update report to show you how you're progressing toward your retirement goals and describe any changes made to your investment allocations. You are encouraged to further personalize your account by including additional sources of income that may be available at retirement. At any time, you can speak with a registered investment advisor to discuss your progress or further tailor your portfolio to your personal circumstances.

HII has arranged for a program fee of no more than 0.50% of your account balance annually. This equates to about \$4.17 a month for each \$10,000 in your account, with discounts for larger balances. This fee is deducted directly from your account and you can cancel the program at any time.

Call **1-877-216-3222** and choose "Investment Advice and Financial Planning" to schedule an appointment with a Financial Advisor.*

*Financial Planning is offered through Alight Financial Advisors, LLC (AFA). AFA is a registered investment adviser and wholly owned subsidiary of Alight Solutions LLC. AFA and its affiliates do not guarantee future results. AFA's Investment Advisors do not provide legal, accounting or tax advice, nor do they provide investment advice in connection with the Financial Planning service. Financial Planning does not constitute a solicitation or offer to buy or sell securities and is a separate service from AFA's investment advisory services.

SmartPath

HII has partnered with SmartPath, a financial education and coaching company, to provide personalized support to employees facing everyday financial hurdles. From credit scores and college savings to household budgets and credit card debt, SmartPath provides comprehensive support to employees and their families at no cost.

SmartPath provides employees free, multifaceted assistance when it comes to money:

- **Plan** – SmartPath uses a seven-step system that employees can follow to set themselves up for financial success.
- **Platform** – SmartPath offers employees a household budgeting app so they can keep track of spending and focus on saving.
- **Coaching** – SmartPath's financial coaches help employees set their next step in their financial journey and stay accountable. Employees receive objective advice from SmartPath coaches and establish a relationship with their coach throughout their financial journey.
- **Education** – SmartPath offers monthly on-site seminars at HII's Ingalls Shipbuilding and Newport News Shipbuilding divisions on various personal finance topics.

Flexible Spending Accounts (FSAs)

Eligible HII employees can enroll in Flexible Spending Accounts to pay for eligible expenses using pre-tax dollars. HII offers Health Care and Dependent Care FSAs to help employees save money while they cover their medical and dependent care expenses.

- Health Care: Pre-tax dollars cover out-of-pocket health care expenses
- Dependent Care: Pre-tax dollars cover child and elder care expenses

Pre-tax dollars dedicated to your FSA are deducted directly from your paycheck. These funds are not subject to federal income taxes, Social Security, Medicare and most state income taxes. It is important to keep receipts from all your FSA transactions. The IRS requires 100% verification of FSA expenses.

Enrollment in an FSA is voluntary and takes place during Annual Enrollment. Your choice to enroll or not remains in effect for the entire benefit plan year, and you cannot make changes to this election until the next Annual Enrollment period, unless you experience a qualified life event.

Short-Term Disability

Eligible non-represented employees have access to short-term disability (STD). The benefits covers 100% of your weekly pay for the six weeks and 50% of your weekly pay for weeks seven through 26. Coverage begins on day eight after you have completed a week-long, continuous-calendar-day elimination period, or on day one if you have been hospitalized as an inpatient. Basic short-term disability is provided at no cost to the employee. Employees may purchase optional, additional STD coverage.

Long-Term Disability

Long-term disability (LTD) is available at no cost or for purchase for eligible non-represented employees based on division. LTD is determined based on a percentage of your base salary and pays once you have been disabled, as determined by the plan, for at least six months. No evidence of insurability (EOI) is required if you enroll during the first 30 days of hire or transfer.

Loss Of Time

Eligible represented Ingalls employees have access to loss of time benefits. Loss of time benefits provide coverage for non-work-related sicknesses or accidents while under the regular care and treatment of a physician. Employees become eligible the first day of the month following 30 days of services. Waiting periods may apply.

Weekly Disability Insurance Plan

Eligible represented Newport News employees have access to the Weekly Disability Insurance Plan. The plan provides coverage for non-work related sicknesses or accidents while under care and treatment of a physician. Employees become eligible the first day following the completion of three months of continuous services. Waiting periods may apply.

Life Insurance

Life insurance protects your beneficiaries in the case of your death. Basic life insurance is provided to HII employees at no cost to them. Eligible employees can also purchase additional optional life insurance.

Accidental Death and Dismemberment (AD&D)

Accidental Death and Dismemberment (AD&D) provides income protection in the event of an accident that causes death or catastrophic injury. Basic AD&D is provided to all eligible employees at no cost. Eligible employees can also purchase additional AD&D insurance for themselves or family.

Group Legal

Eligible employees can elect to enroll in HII's group legal plan. There are two options available for group legal:

Basic: Covers estate planning documents, document preparation and document review

Advantage: Covers attorney fees for a variety of personal legal services when you use a plan attorney and provides coverage for various legal services, including legal telephone advice and consultations, document review, debt collection, will preparation and estate advice.

Emotional Wellbeing

Emotional wellbeing

HII offers convenient, private and affordable benefits and programs designed to support the emotional wellbeing of its employees and their families.

EAP

HII offers a robust Employee Assistance Program (EAP) to provide emotional support and help employees and their family members find resources to handle personal or work-related challenges.

The EAP's licensed professionals provide comprehensive services for:

- Mental health
- Substance abuse
- Depression and anxiety
- Child and elder care issues
- Work/life balance
- Stress reduction
- Marital and relationship issues

All calls to the EAP are confidential and your privacy is protected. Employees and family members who live with an HII employees can use up to eight counseling sessions per year, per issue at no cost. Counselors are available in town or at the HII Family Health Centers. Call the EAP at **1-855-400-9185** 24/7/365 for more information or to seek help.

Teladoc Behavioral Health

Through Teladoc's Behavioral Health program, eligible employees and dependents age 18 and older can also schedule a phone or video session with a therapist for \$10. Speak with a licensed psychiatrist, therapist, counselor or social worker from the privacy of your home. Teladoc behavioral health care providers can help with stress, anxiety, family issues and more. Schedule appointments from 9 a.m. to 7 p.m. seven days a week and establish a relationship with a provider you trust.

Go to [Teladoc](#) or call **1-800-835-2362** for more information.

Annual Enrollment

Annual Enrollment is the annual open enrollment period during which eligible employees can elect their benefits and make changes. Annual Enrollment occurs every spring. Employees can use UPoint or call the HIBC to participate in Annual Enrollment.

Look for communications in early spring regarding upcoming Annual Enrollment dates and details.

Dependent Verification

Through dependent verification, we want to make sure only eligible people are enrolled in HII health plans as dependents.

Points to Remember:

- Dependent verification for employees and dependents enrolled in HII medical benefits begins in April.
- Employees who need to verify dependents should receive a letter identifying who needs to be verified.
- Failure to verify necessary dependents prior to the designated date will result in the termination of benefits coverage for these individuals effective July 1.

Documentation:

Some examples of documents that can be used to verify dependents are listed below.

- Documents must have been issued within the last six months.
- Call the Huntington Ingalls Benefits Center (HIBC) at **1-877-216-3222** with questions about acceptable forms of documentation.

Documents to Submit:

Spouse and/or stepchild:

- Current Federal Tax Return (listing your spouse)
- Proof of Joint Ownership (issued within the last six months)

Disabled Child:

- Current Federal Tax Return (claiming your child)

Verification Tips:

Here are some proofs of joint ownership documents (issued within the last six months) you can show:

- Mortgage statements
- Credit card statements
- Bank statements
- Utility bills
- Residential leasing agreements (listing both parties as co-owners)

Note: Send only the first page of your prior year Federal Tax Return (Form 1040) that shows your spouse and dependents; black out all financial information and Social Security Numbers.

Need More Information?

Want to easily check your verification status, view notices, upload documents and review our security and privacy policies? Log in to UPoint and select “Dependent Verification” to check your verification status.

Questions?

Call the Huntington Ingalls Benefits Center at **1-877-216-3222**, Monday - Friday from 8 a.m. to 11 a.m. ET.

Qualified Life Events

If you experience a life event or qualified status change during the year and need to make a change to your benefits coverage, log in to Your Benefits Resources on UPoint or call the Huntington Ingalls Benefits Center at **1-877-216-3222** and speak with a benefits service representative. Representatives are available to assist you Monday through Friday from 9 a.m. – 6 p.m. ET (excluding holidays).

Here is a complete list of qualified status changes and the impact to your benefits. Please note that there are timing considerations for making any benefits changes as a result of a qualified status change.

COBRA

If you lose your job and the health insurance that comes along with it, then you have options. You can buy a plan through the Affordable Care Act, or you can continue with your HII health insurance plan through the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA.

If you lose medical or dental coverage due to certain life events (such as divorce, loss of dependent coverage or termination), then COBRA allows you to purchase continued group coverage for up to 18 to 36 months, depending on the event.

Under COBRA, you can also continue contributing to your Health Care Flexible Spending Account until the end of the benefit plan year in which you lose your benefits.

COBRA does not apply to other benefits, such as life and disability benefits.

Contact the Huntington Ingalls Benefits Center (HIBC) at **1-877-216-3222** for more information about COBRA.

FAQs

You'll find FAQs for salaried, non-represented and hourly employees on the home page of Benefits Connect.