The summary presents the main highlights of the Benefit Plans. The rights and benefits of members are determined not by this summary but by the formal legal Plan documents. In case of a conflict between the discussion in this summary and the provisions of the Plan documents, the provisions of the Plan documents will govern. Neither the establishment of the Plan nor anything contained in this summary shall give any member, beneficiary or employee any rights in the assets of the Company (General Dynamics, and any of its subsidiaries or affiliates, including your business unit) nor any right to employment. Please note that the Plan documents provide that the Plan Administrator interprets the provisions of the Plan and makes the final decision as to eligibility under the Plan.

Mission Systems is committed to offering comprehensive and competitive benefits that helps protect you and your world.

> Health coverage
> Income protection
> Time off and leave programs
> Retirement plans
> Supplemental insurance and programs
> Healthy Rewards and Mission Perk$

See the back page for more details.
Health Coverage

Our health program includes medical, dental, and vision plans. Employees share in the cost of coverage with pre-tax payroll contributions. The amount of your contribution depends on the number of dependents you choose to cover, as well as the coverage option you select.

Medical: General Dynamics Missions Systems (GDMS) offers medical insurance to eligible employees and dependents. You can choose one of four Health Savings Account (HSA) plans or a Health Reimbursement Account (HRA). You can make tax-free contributions and you can use those funds tax-free for eligible healthcare expenses. All medical plans also include prescription drug coverage.

Dental: You can elect one of two dental coverage options for you and your eligible dependents. This coverage includes preventive, basic, major and orthodontia services.

Vision: You can elect vision coverage through Vision Services Plan. The plan covers routine exams and corrective lenses, plus discounts on other services and eye wear.

Resolve 365: Beacon Health provides confidential counseling and referral services to help you or your family members solve a variety of personal issues such as managing stress, parenting and family concerns, financial planning and legal concerns — all at no cost to employees.

Flexible Spending Accounts (FSAs): You can contribute to a Health Care FSA, Dependent Care FSA and/or Commuter Spending Account. These accounts allow you to use pre-tax dollars to pay for eligible out-of-pocket expenses for qualified health care, child (or elder) care and transportation expenses.

Income Protection

We offer a variety of life, accident, and disability protections to help you and your family in your time of need.

Life Insurance: Mission Systems provides free basic life insurance coverage equal to one times your base salary.

Accidental Death and Dismemberment: Mission Systems also provides free accidental death and dismemberment (AD&D) coverage equal to one times your base salary.

You have the option to purchase additional Life or AD&D insurance coverages for yourself, your spouse or dependent children at varying coverage levels.

Business Travel Accident Insurance: At no cost to you, Mission Systems provides $200,000 of additional life and disability coverage while traveling domestically or $400,000 while traveling internationally on company business.

Short Term Disability: The Short Term Disability (STD) plan provides up to 26 weeks of STD protection at no cost to you.

Long Term Disability: Should your disability extend beyond 26 weeks, GDMS provides Long Term Disability (LTD) coverage equal to 50% of base monthly earnings. You can choose to purchase additional LTD coverage.

Time Off and Leave Programs

Holidays: GDMS offers 80 hours of holiday time a year, including floating holidays.

Paid Leave: Our Paid Leave program includes Paid Time Off (PTO) and My Time that offer vacation, sick and personal leave that you can use at your discretion.

Flexible Work Schedule: To help you balance your career with the rest of your life, we also offer flexible work schedules (depending upon business needs and management approval).

Parental Leave: GDMS offers new parents six weeks of paid leave when adding to your family through birth or adoption.

Family & Medical Leave and Other Leave Programs:

GDMS complies with all federal and state leave laws. We also offer Bereavement Leave, Military Leave and Jury Leave to eligible employees.

Retirement Plans

GDMS provides a retirement program to help employees build financial resources for the years ahead. You are eligible to participate on your hire date.

401(k) Plan: As an employee, you will have the opportunity to participate in the General Dynamics 401(k) Plan. All participants may contribute from 1 – 50% of your salary on a before tax or after tax basis up to the IRS allowable limits. You are eligible to receive a company match of $1 for $1 up to the first 6% of your eligible pay. You are immediately 100% vested in matching contributions.

Supplemental Insurance and Other Programs

Accident coverage
Critical Illness
Hospital Indemnity
Identity protection
MetLaw Legal Plan
Veterinary Pet Insurance
 Adoption and Surrogacy Assistance
Tuition Reimbursement

Healthy Rewards and Mission Perk$:

- Incentive program for healthy activities
- Access to Healthy Partners to improve wellness
- Fitness Center Program
- Weight Watchers and Nutrisystem subsidy for employees and spouses
- Apple products and accessories discount
- Auto and Homeowners Insurance preferred pricing
- Car, computer, and wireless discounts

Eligibility: Full-time and part-time employees are eligible for most benefits on your first day of employment. Eligible dependents include your legal spouse and children up to age 26.