

2023 BENEFIT BASICS

Health Coverage

Our health coverage offers 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 Mission Systems (GDMS) offers medical insurance through national providers (Cigna, Anthem BCBS) and Kaiser Permanente. You can choose to cover yourself and your eligible dependents in one of four Health Savings Account (HSA) plans or a Health Reimbursement Account (HRA). All medical plans include prescription drug coverage.

Healthy Rewards

The Healthy Rewards program offers you the opportunity to earn incentives throughout the year by completing healthy activities.

Healthy Partners

GDMS offers employees the chance to team up with best in class vendors for second opinions, musculoskeletal care, care giver support, heart disease and high-blood pressure management, telemedicine, and fertility and pregnancy platforms.

Dental

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

Vision

You can elect one of two vision coverage options through Vision Services Plan. This coverage includes routine exams and corrective lenses, plus discounts on other services and eyewear.

Resolve 365

GDMS provides Beacon Health's Resolve 365 program at no cost to employees. Resolve 365, along with Talkspace and eM Life, provides confidential counseling and referral services to help you solve a variety of personal issues such as managing stress. Assistance with parenting and family concerns, financial planning and legal concerns are also available.

Flexible Spending Accounts (FSAs)

We offer employees the option of contributing to a Healthcare, Dependent Care, and/or Commuter FSA. These accounts allow you to use pre-tax dollars to pay for eligible out-of-pocket expenses for health care, child (or elder) care, and commuter expenses. If you or your spouse contribute to a Health Savings Account, your Healthcare FSA will be limited to eligible dental and vision expenses only (a Limited Use Healthcare FSA).

Income Protection

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

Life insurance

- **Employee coverage:** GDMS provides basic life insurance coverage equal to one times your base salary—at no cost to you. Since employee life insurance needs vary, you have the option to purchase additional life insurance coverage, up to ten times your base salary.
- **Spouse coverage:** You can choose to purchase life insurance for your spouse at coverage levels between \$10,000 and \$100,000.
- **Child(ren) coverage:** You can choose to purchase life insurance for your dependent children at coverage levels between \$5,000 and \$25,000.

Accidental Death and Dismemberment

- **Employee coverage:** GDMS provides accidental death and dismemberment (AD&D) coverage equal to one times your base salary at no cost to you. Since employee AD&D needs vary, you have the option to purchase additional protection up to ten times your base salary.
- **Spouse coverage:** You can choose to purchase AD&D insurance for your spouse at coverage levels between \$10,000 and \$100,000.
- **Child(ren) coverage:** You can choose to purchase AD&D insurance for your dependent children at coverage levels between \$5,000 and \$25,000.

Business Travel Accident Insurance

At no cost to employees, GDMS provides \$200,000 of accidental death coverage while traveling domestically and \$400,000 while traveling abroad on company business.

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

Short Term Disability

The Short Term Disability (STD) plan provides up to 26 weeks of STD protection at no cost to you. The first week is covered under the Paid Time Off or My Time programs. The STD benefit pays 70% of your base salary.

Long Term Disability

Should your disability extend beyond 26 weeks, GDMS provides Long Term Disability (LTD) coverage equal to 50% of base monthly earnings (maximum monthly benefit is \$20,000). You can choose to purchase LTD coverage equal to an additional 10% (total of 60%) of base monthly earnings (maximum monthly LTD benefit would be \$24,000.)

Time Off and Leave Programs

Holidays

GDMS offers 80 hours of holiday time a year, including floating holidays which can be taken at any time.

My Time

Employees receive 40 hours of paid leave at the beginning of the year to use for sick leave or personal time.

Paid Time Off (PTO)

Our Paid Time Off (PTO) program combines vacation, sick, and personal leave into one bank that you can use at your discretion. New employees receive 48 hours of PTO seeded on the first day of employment.

PTO Purchase Program

GDMS employees are eligible to purchase 20 or 40 hours of additional PTO through payroll deduction.

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).

Family & Medical Leave and Other Leave Programs

GDMS complies with all federal and state leave laws. We also offer:

- **Bereavement Leave:** GDMS provides 4 days of paid bereavement leave for a death in the immediate family.
- **Military Leave:** Employees called to active duty are eligible for pay differential between their GDMS base pay and military pay for a period of 60 months and also remain eligible for most benefit programs at the same cost as active employees.
- **Parental Leave:** New parents get six weeks paid leave when adding to their family through birth or adoption.
- **Jury Duty Leave:** Employees called to sit on a jury will receive their GDMS base salary while serving.

GENERAL DYNAMICS

Mission Systems

www.gdmissionsystems.com/careers

Retirement Plans

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

Savings and Stock Investment Plan: 401(k) Plan

As an employee, you will have the opportunity to participate in the General Dynamics Savings and Stock Investment Plan (SSIP). All participants may contribute from 1% to 50% on a before-tax or after-tax basis up to the IRS allowable limits. Highly compensated employees (a term defined by the IRS) may contribute 1%-50% on a before-tax and after-tax basis—after-tax contributions are limited to 15%.

When you make contributions to the SSIP, you are eligible to receive a company match of \$1 for \$1 up to 6% of your eligible pay. You are immediately vested in matching contributions.

Supplemental Insurance and Programs

We also offer a wide variety of additional benefits to meet employee needs:

- Accident coverage
- Critical illness voluntary plan
- Hospital Indemnity
- Identity theft benefit
- MetLaw Legal Plan
- Veterinary Pet Insurance
- Adoption and Surrogacy Assistance
- Tuition Reimbursement

Mission Perk\$

- Fitness Center Program
- Healthy Partners available for musculoskeletal care, second opinions, heart disease prevention, care giver support, high blood pressure monitoring, fertility, and parenting resources
- Incentive program for healthy activities
- Weight Watchers subsidy and Nutrisystem reimbursement for employees and spouses
- Auto and Homeowners Insurance preferred pricing
- Apple products and accessories discount
- Cellular, car, computer and wireless discounts

This 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 decisions as to eligibility under the Plan.