



GENERAL DYNAMICS MISSION SYSTEMS

2026 BENEFITS OVERVIEW



MEDICAL

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.

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.



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 (Premium Plan).



VISION

You can elect one of two vision plan options through Vision Services Plan (VSP). Both plans cover routine exams and corrective lenses with the premium plan offering additional enhancements.



HEALTHY REWARDS

Throughout the year, you will have the opportunity to earn sweepstakes entries by completing healthy activities.



HEALTHY PARTNERS

GDMS offers employees the chance to team up with best in class vendors for centers of excellence for surgeries, second opinions, heart disease and high-blood pressure management, musculoskeletal issues, family growth resources, caregiver support, and fertility and pregnancy support.



EMPLOYEE ASSISTANCE PROGRAM

SupportLinc, GDMS EAP vendor, provides confidential counseling and referral services to help you solve a variety of personal issues such as managing stress, parenting and family concerns, financial planning and legal issues.



FLEXIBLE SPENDING ACCOUNTS (FSA)

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).



TIME OFF

- **Holidays**
 - GDMS offers 80 hours of holiday time a year, including floating holidays which can be taken at any 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 64 hours of PTO seeded on the first day of employment.
 - **PTO Purchase Program:** GDMS employees are eligible to purchase up to 40 hours additional PTO through payroll deduction. You can purchase PTO in increments of 20 hours.
- **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).



LEAVE PROGRAMS

- **Bereavement Leave**
 - GDMS provides 4 days of paid bereavement leave for a death in the immediate family (unless additional days are required by state law).
- **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**
 - Employees called to sit on a jury will receive their GDMS base salary while serving.



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INCOME PROTECTION

- **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 \$250,000.
 - **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 \$250,000.
 - **Child(ren) Coverage**
 - You can choose to purchase AD&D insurance for your dependent children at coverage levels between \$5,000 and \$25,000.
- **Disability**
 - **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.
- **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.

401(K) RETIREMENT PLANS

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

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

- Accident Coverage
- Critical Illness Insurance
- Hospital Indemnity
- Tuition Reimbursement
- Identity Theft Plan
- MetLaw Legal Plan
- Veterinary Pet Insurance
- Adoption & Surrogacy Assistance



MISSION PERK\$

- Discounts for hotels, theme parks, movies, retail shopping and attractions through Working Advantage
- Childcare through The Learning Experience and Au Pair in America
- Discounts for airlines, vacation packages, and rental cars
- Apple products and accessories discount
- Cellular, 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 spouse and children up to age 26.

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.