

## ANNUAL BENEFITS ENROLLMENT NEWSLETTER

# ANNUAL ENROLLMENT IS OCT. 24 – NOV. 13, 2019

In most cases, current 2019 benefit elections for legacy SAIC employees will carry over except for health care and dependent care FSA benefits, HSA elections, and Aetna Dental HMO coverage, which is being discontinued. Review this newsletter for your 2020 benefit changes and get ready to take action during Annual Enrollment.



# GET READY TO ENROLL

Annual Enrollment is just around the corner. It's the perfect opportunity to design a benefits package that helps you take care of your health and the health of your family. You have many decisions to make, but don't worry—this newsletter will guide you through what you need to know and where to turn to for help.

Our benefits platform—**WellBeing365**—makes it easy for you to manage and make the most of your benefits. You'll use this portal, which includes decision support tools, to assist with enrollment and help you achieve your best level of health and wellness in 2020.

## WHEN YOU ARE READY TO ENROLL – STARTING OCTOBER 24.

You can enroll online at <https://wellbeing365.saic.com>. If you need assistance completing your enrollment, you can call the SAIC WellBeing365 Service Desk and representatives can assist you or use the Chat Now feature within the WellBeing365 portal. Multifactor Authentication (MFA) is required to access WellBeing365 if you are not connected to the SAIC network. If you need support with setting up MFA, contact the SAIC IT Service Desk at 877-999-7242 (option 8) for assistance.

## MARK YOUR CALENDAR

### Important Dates:

Date	Event
<b>Early October</b>	Annual Enrollment Kit mailed to homes.
<b>October – November</b>	Annual Enrollment briefings held. Review the email from Corporate Benefits for the briefing invitations, or view the schedule on <a href="http://www.mysaicbenefits.com">www.mysaicbenefits.com</a> .
<b>October 24</b>	Annual Enrollment begins. Use the WellBeing365 portal to make your elections, or contact the SAIC WellBeing365 Service Desk for support at 855-798-8686.
<b>November 13</b>	Annual Enrollment ends.
<b>Mid-December</b>	New medical ID cards and HSA/FSA debit cards mailed to homes for newly enrolled participants.
<b>Late December</b>	End-of-Year Checklist (with important reminders) mailed to homes.
<b>January 1</b>	New benefit elections are effective.



### TAKE ACTION: NEED HELP CHOOSING THE BEST OPTION?

Start by exploring some of the online tools available on the WellBeing365 portal during Annual Enrollment:

- The **Plan Comparison Tool** is an online modeling tool that uses your aggregate claims costs to help you compare your medical plan options and choose the one that is right for you and your family.
- The **Provider Lookup Tool** is an online tool that confirms if your current medical and dental providers are in-network for the plan you select.

Both tools are available to you on <https://wellbeing365.saic.com> when you are enrolling in benefits.

# WHAT'S NEW IN 2020

## Benefits Eligibility for Part-Time Employees is Changing

Employees regularly scheduled to work 30 hours or more a week and who are in a benefits-eligible fringe package will be eligible for SAIC benefits. Employees currently enrolled in benefits who work less than 30 hours per week will no longer be eligible for benefits effective January 1, 2020. Those losing health care coverage will be eligible for continued coverage under COBRA and will receive detailed information from SAIC. Note: Employees living in Hawaii who work 20 to 29 hours per week will continue to be eligible for medical benefits.

## Prescription Drug Coverage

CVS Caremark will continue as the prescription drug carrier for the Aetna, Anthem and Cigna medical plans. Effective January 1, 2020, CVS Caremark will cover refills of maintenance prescription medications for a 90-day supply at a CVS retail pharmacy or the CVS mail-order pharmacy.

You will pay 100% of the cost if you choose to continue with a 30-day supply of your maintenance medications after the third fill. Further information will be mailed to your home with more details in December. For specific information, contact CVS Caremark at 844-232-2329.

## Dental and Vision Coverage

SAIC will continue to offer two dental PPO options through either Aetna or Cigna (depending on where you live).

**The Aetna Dental HMO will be discontinued in 2020. You must elect one of the two dental PPO options or you will not have dental coverage in 2020.**

**NEW!** To provide greater flexibility and choice, SAIC will offer two vision options through VSP — Core and Standard. The Core plan will have many of the same features offered today. The Standard plan offers additional benefits. Details about how the plans differ will be provided in the 2020 Benefits Guide included in your Annual Enrollment Kit.

# LIFE, ACCIDENT AND DISABILITY

There are several life, accident (AD&D) and disability insurance changes that will take place on January 1, 2020 for SAIC employees, summarized below. More details will be included in your 2020 Benefits Guide provided in your Annual Enrollment Kit.

## Life, Accident and Disability Changes

	Current 2019 Benefit	2020 Benefit
Supplemental life	You may purchase up to 6 times annual base earnings, up to \$1.5 million maximum. Evidence of Insurability (EOI) is required for amounts greater than \$750,000.	You may purchase up to 8 times annual base earnings, up to \$1.5 million maximum. EOI is required for amounts greater than \$750,000.
Supplemental child life	You may purchase amounts of \$5,000, \$10,000 or \$20,000.	You may purchase amounts of \$5,000, \$10,000, \$20,000 or \$30,000.
Supplemental spouse/ domestic partner (DP) life	Rate is based on composite rate and not the age of your spouse/DP.	Rate is based on age of your spouse/DP. You will need to have a spouse or DP on file to continue enrollment in this benefit in 2020.
Employer-paid short-term disability	Benefit is based on length of disability; seven day benefit waiting period waived for a hospitalization of 24 hours or longer.	66 2/3 percent of base weekly earnings; up to \$3,202 per week after seven day benefit waiting period; including for a hospitalization of 24 hours or longer.

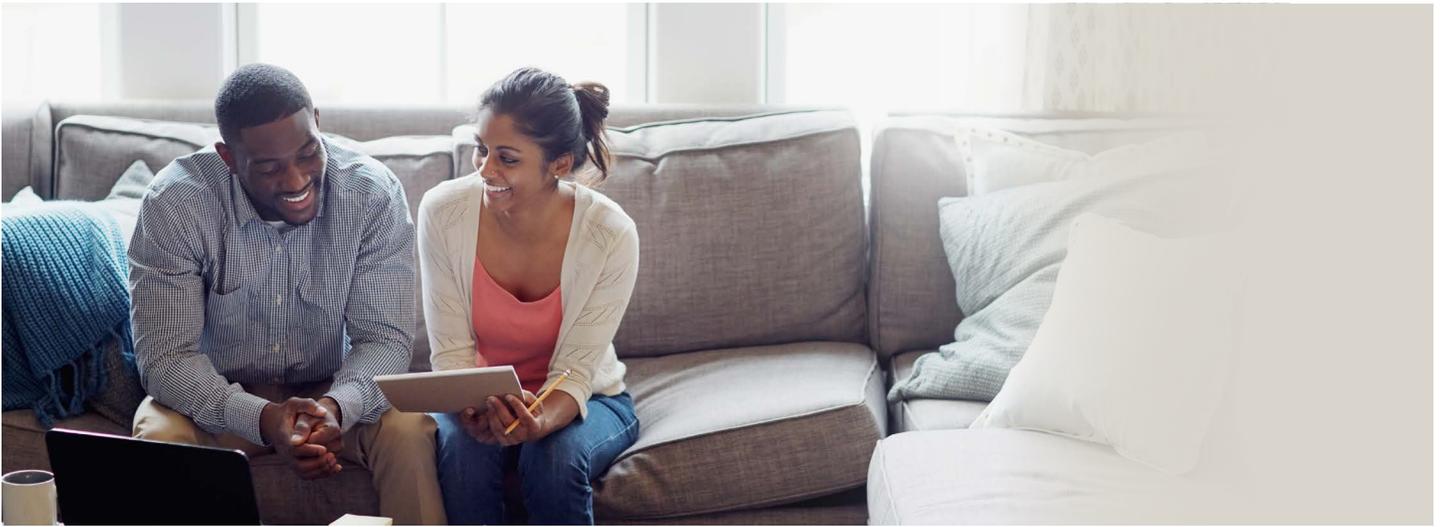
In 2020, the employer-paid \$2,000 dependent life insurance will discontinue. Amounts are eligible for conversion through Cigna. You will have the option to purchase or increase coverage for your spouse/DP, child or children under the supplemental spouse/DP dependent life program, or supplemental child life program, up to the plan maximum. EOI may apply based on the benefit level selected.

## Special One-time Enrollment Opportunity for Supplemental Life, Spouse/DP Life and Long-term Disability (LTD)

Annual Enrollment is your one-time special enrollment opportunity to:

- Enroll for the first time or increase your supplemental life insurance election up to the guaranteed issue of \$750,000 for yourself;
- Enroll for the first time or increase your spouse/DP supplemental life insurance election up to the guaranteed issue of \$25,000; or,
- Enroll in LTD coverage without EOI.

After this one-time special enrollment period, you or your spouse/DP will be subject to EOI to enroll in or increase coverage.



## WHAT'S STAYING THE SAME IN 2020 **Medical Coverage**

**WellBeing365** will continue to offer four medical plans — one Preferred Provider Organization (PPO) plan and three HSA-eligible plans for SAIC employees to choose from. These options allow you to select the coverage that best meets your needs and your family's needs. The carrier you are offered depends on where you live. In some instances, your medical plan carrier may change, resulting in a change in your provider network. For example, your medical carrier may change from your current carrier to Anthem, Aetna or Cigna. You will be able to view your carrier on the WellBeing365 portal.

Select Networks, which have a smaller network of providers, will continue to be offered in some regions in addition to the four Broad Networks. Please read the **Broad Network vs. Select Network: Which is Right for You?** section for more information. If you are in an area where the Select Network plans will be offered, you will receive additional information mailed to your home prior to Annual Enrollment.

### Health Savings Accounts (HSAs)

When you choose an HSA-eligible plan during Annual Enrollment, you can open an HSA with BenefitWallet, our HSA administrator. You will receive a BenefitWallet welcome kit and debit card, which can be used to pay for qualified medical expenses. **If you are already enrolled in the HSA, your current payroll deduction amount will not roll over and you will need to set the amount when you enroll.**

### Flexible Spending Accounts (FSAs)

To participate in the Health Care, Dependent Care or Limited Purpose FSA in 2020, you must enroll during Annual Enrollment. **Your 2019 elections will not carry forward into 2020.** The 2020 annual limit for a Health Care or Limited Purpose FSA will increase to \$2,700.

### Other Medical Plans

- If available in your area, Kaiser will be offered by SAIC. Kaiser is offered in some regions of California, Colorado, Hawaii and the mid-Atlantic region (DC, MD, VA).
- Cigna International is offered to our employees on a long-term international assignment, generally six months or more.

### Broad Network vs. Select Network: Which is Right for You?

A Broad Network refers to a provider group with a wide array of in-network doctors. An insurance carrier's Select Network differs from its Broad Network by including fewer, in-network providers that have agreed to deeper discounts, resulting in a savings from the Broad Network plans. All Select Network providers have met rigorous quality-of-care and treatment outcome standards similar to the Broad Network providers.

If a Select Network is available in your region, SAIC will offer it to you. Prior to determining if this option is a good choice for you, confirm that your doctor is available within the smaller network or be prepared to choose a new doctor.

# VOLUNTARY BENEFITS

SAIC will continue to offer the full suite of voluntary benefits currently offered. For details on Voluntary Benefits, refer to the 2020 Benefits Guide provided in your Annual Enrollment Kit.

- **Supplemental Medical Insurance**—Accident, Critical Illness, and Hospital Indemnity—adds financial protection in addition to your medical plan election.
- **ID Protection** protects you from the dangers of identity theft.
- **Pet Insurance** provides coverage for unexpected veterinary bills when a pet becomes ill or injured.
- **Legal Plan Benefits** cover attorney fees for most covered matters, from unexpected needs to more serious issues.
- **Commuter Benefits** pay for your transit and parking expenses related to getting to and from work up to the 2020 IRS limits (\$265 per month).
- **Long Term Care (LTC) Insurance** provides coverage for extended skilled and custodial care in nursing homes and assisted living centers, as well as coverage for home health care and hospice care.



## WELLBEING365 SERVICES & SUPPORT

WellBeing365 provides personalized, quality health care coverage and access to many wellness tools and resources. The summary below highlights those tools you are encouraged to use during the Annual Enrollment period. There are many more tools available to you year-round. Please refer to the Benefits Guide in your Annual Enrollment Kit for more details.

Available During Annual Enrollment	
<b>SAIC WellBeing365 Service Desk</b> Telephonic: 855-798-8686 Monday through Friday, from 8 a.m. to 6 p.m. ET, except for holidays	A representative can assist you in completing your Annual Enrollment elections, including assistance with the portal. Visit <a href="https://wellbeing365.saic.com">https://wellbeing365.saic.com</a> to chat with a representative online.
<b>Annual Enrollment Kit</b>	The Kit will be mailed to your home in early October and will contain a detailed guide that will include side-by-side plan comparisons, enrollment instructions and a guide to help you navigate the WellBeing365 portal.
<b><a href="http://www.mysaicbenefits.com">www.mysaicbenefits.com</a></b>	There will be a special <b>Annual Enrollment</b> page that will contain the communications and support materials sent to you prior to and during Annual Enrollment for your reference.
<b>Connect with these online-only resources by visiting <a href="https://wellbeing365.saic.com">https://wellbeing365.saic.com</a> starting October 24</b>	
<b>Plan Comparison Tool:</b> Online: Annual Enrollment Tile > Enroll Now/Make Changes > Continue to screen 4 “Make Elections” > Select Need Help/Info > Plan comparison tool	This online modeling tool uses your aggregate claims costs to help you compare your medical plan options and choose the one that is right for you and your family.*
<b>Provider Lookup Tool:</b> Online: Annual Enrollment Tile > Enroll Now/Make Changes > Continue to screen 4 “Make Elections” > Select Need Help/Info > Find a Provider tool	Access this tool to confirm if your current medical and dental providers are in-network for the plan you select for 2020 coverage.

\*This data will not be visible to SAIC Human Resources. It is visible only to you to assist you in plan selection.



## SAIC Rally® Wellness Program

SAIC's wellness program is an online health experience that helps you achieve your well-being goals. You can use the Rally platform to track activities and earn rewards like HSA contributions or Rally Coins. More details regarding the 2020 wellness program will be coming in January 2020.

## SAIC Retirement Plan

In 2020 the SAIC company match will remain the same as current (up to a maximum 4% match). SAIC will be moving to a quarterly company match funding schedule from the current biweekly match. You must be an active employee on the last day of the quarter to receive the match. More details will be available at the end of October. You can log on to [www.vanguard.com/retirementplans](http://www.vanguard.com/retirementplans) and review your deferral elections and beneficiaries.

### Don't Miss Out Earning Wellness Incentives in 2019; Complete Your Wellness Activities by October 31

The deadline to complete your 2019 wellness activities for the SAIC Rally Wellness Program is October 31, 2019. You can access your account at <https://wellbeing365.saic.com>.

## TIME OFF MATTERS

### Changes to Comprehensive Leave and Introducing SAIC's New Flexible Leave Programs

Starting in 2020, SAIC is introducing changes to our existing leave programs as well as some new ways for employees to take time off. The addition of the new programs will allow other ways for you to take time off from work to attend to personal matters, recharge and decompress, and spend time with family and friends.

#### Changes to Comprehensive Leave Accrual Schedule and Maximum Caps

SAIC is implementing a new tiered comprehensive leave structure based on years of service and lowering leave balance maximum caps. These changes will impact most employees and are being made to redirect investments to other programs and encourage you to take time away from work. It is important to note that as the caps are lowered, no one will lose their unused, accrued hours.

To learn more about the changes to comprehensive leave and the timing and details of the new flexible leave programs being introduced, review the Time Off Matters Overview documents referenced in the October 1 message from Chief Human Resources Officer, Michelle O'Hara.

NOTE: To access the Time Off Matters documents from the ISSAIC home page: Click on Pay & Benefits > Benefits Home. You will find the Time Off Matters Overview documents under 2020 Related Resources on the Benefits home page.

#### Announcing New Flexible Leave Programs

In 2020, new flexible leave programs are being offered in conjunction with our existing comprehensive leave and other paid time off such as bereavement, jury duty and holidays. These new options provide additional opportunities to accrue and take time off. New options include several programs: Buy and Sell Leave, Maternity Leave, New Parent Leave, an Above and Beyond Leave Bank and the introduction of a 9/80 Alternate Work Schedule.



## WHAT'S NEXT?

In addition to the information available in this newsletter, in the coming weeks you will receive more details about 2020 Annual Enrollment and the various benefit plan changes through emails, communications mailed to your home and optional webinars.

### Optional Webinars

Benefit plan briefings will take place in October and November. Learn more about your 2020 benefits, ask questions and get prepared for Annual Enrollment. To attend an employee briefing, look for the email invitation from Corporate Benefits, or refer to the schedule on [www.mysaicbenefits.com](http://www.mysaicbenefits.com).

## ENROLL IN YOUR BENEFITS – TAKE ACTION!

**Generally, 2019 benefit elections will roll over to 2020.**

**To make changes to your 2020 elections, you must take action between October 24 and November 13, 2019.**

**If you are currently enrolled in a Health, Limited Purpose or Dependent Care FSA, or in an HSA, you must enroll to receive these benefits in 2020. If you are enrolled in the Aetna Dental HMO, you must elect one of the two dental PPO options or you will not have dental coverage in 2020 as the Aetna Dental HMO will be discontinued.**

You cannot change your coverage during 2020, unless you have a qualified life event. Watch for your Annual Enrollment Kit in the mail in October. It will provide the information you need to enroll in the benefits that best serve you and your family.

*This newsletter is intended to provide a summary of some major provisions of the SAIC benefit plans for which you may be eligible. The official plan documents and insurance contracts remain the final authority of coverage and, in the event of a conflict with this newsletter, will govern in all cases.*

*SAIC reserves the right to add, terminate or amend any benefit plans or programs at any time without prior notice.*