

## ANNUAL BENEFITS ENROLLMENT NEWSLETTER

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

## LEGACY ENGILITY EMPLOYEES MUST ENROLL.

In most cases, current 2019 benefit elections for legacy Engility employees will not carry over into 2020, except for some life and disability coverage and voluntary pet insurance coverage.

Review this newsletter and get ready to take action during Annual Enrollment.



# INTRODUCING THE SAIC BENEFITS PROGRAM

SAIC is pleased to introduce a personalized approach to your benefits to meet your unique needs. Our program—WellBeing365—will provide you with new plans, meaningful choices and robust tools and resources to help you make the best benefit decisions for you and your family.

You will also be introduced to a benefits platform, WellBeing365, that makes it easy for you to manage and make the most of your benefits. You'll use this new portal, which includes decision support tools, to enroll in your 2020 benefits. Specialized enrollment support from Health Advocate will also be available during Annual Enrollment. See the **Services & Support** section in this newsletter to learn more about the many new programs that will help you and your family manage your health and out-of-pocket costs year round.



## NEED HELP CHOOSING THE BEST OPTION?

Additional support through Health Advocate will be available at no cost to you to answer questions and provide an overview of your 2020 benefit options so you can make an informed decision for you and your family. Services are completely confidential. That means your personal information is never shared with SAIC.

You can access Health Advocate Monday through Friday, from 8 a.m. to 9 p.m. ET from October 17 through November 13. Simply call 877-776-6211 to talk to an advocate.

## ENROLL IN YOUR BENEFITS STARTING OCTOBER 24.

You can enroll online at <https://wellbeing365.saic.com>. A Portal User's Guide will be available to help take you through the enrollment steps. If you need assistance completing your enrollment, you can call the SAIC WellBeing365 Service Desk at 855-798-8686, and representatives can assist you. Multifactor authentication (MFA) will be required to access the WellBeing365 portal. If you need assistance with activating your SAIC user account or 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, including side-by-side plan comparisons.
<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. You will receive an email when the site opens. Use the WellBeing365 portal to make your elections, or call 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.
<b>Late December</b>	End-of-Year Checklist (with important reminders) mailed to homes.
<b>January 1</b>	New benefit elections are effective.



## WHAT'S NEW **Medical Coverage**

WellBeing365 offers choice and flexibility for medical plans in 2020. Four medical plans are available—one Preferred Provider Organization (PPO) plan and three HSA-eligible plans. These options allow you to customize your coverage by selecting a plan and cost that will meet your needs and your family's needs.

The health plans are provided by three of the largest national insurance companies: Aetna, Anthem and Cigna. Each offers the same PPO and HSA-eligible plan options, but the insurance company you are offered will depend upon where you live. The insurance company selected for your area has negotiated discounts through its provider networks. This “best-in-region” approach will result in the lowest costs to you.

In addition to the four medical plans (known as “Broad Networks”), there may be an additional medical plan option (known as a “Select Network”) available, which has a smaller network of providers and is offered only in some regions. Provided by either Aetna or Cigna, the Select Network of providers has agreed to deeper discounts on services, resulting in a lower premium cost to you. If you live in a region where this will be offered, it will be important for you to understand the differences between the Broad Network plans versus the smaller, Select Network. 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 plan will be offered, you will receive a separate communication mailed to your home with additional information prior to Annual Enrollment.



### **Health Savings Account (HSA) Changes**

Employer contributions to HSAs will be earned through the Rally® Wellness Program. The separate company HSA contribution outside of wellness incentives is not offered under the 2020 SAIC benefits program. SAIC will be making a one-time company HSA contribution in the amount of \$400 outside the wellness incentives to legacy Engility employees in 2020. To be eligible you must enroll in either employee plus spouse/DP or employee plus family coverage, be covered by one of the HSA-eligible medical plans in 2020 and be HSA-eligible. HSAs will be administered by BenefitWallet®, replacing Optum, the current administrator.

If you have an HSA with Optum, you will have the opportunity to transfer your current HSA balance to BenefitWallet automatically in early 2020, as long as you open a new HSA during Annual Enrollment. If you do not enroll in an HSA-eligible plan for 2020, you will not be eligible to open an HSA for 2020 and your current account will not be transferred to BenefitWallet. It will remain with Optum as an individual account and you will be responsible for paying all associated fees, as well as arranging for future contributions, if you wish to make them. You will receive an additional communication in late October that will provide more information about the process to transfer your balance to a BenefitWallet HSA.

### **Other Medical Plans**

- A Kaiser plan option will be available in some regions of California, Colorado, Hawaii and the mid-Atlantic region (DC, MD, VA). To determine if Kaiser is available in your area, call Health Advocate or view your options in the WellBeing365 portal.
- Cigna International will be offered to our employees on a long-term international assignment of generally six months or more.

### **Flexible Spending Accounts (FSAs)**

SAIC will offer a Health Care FSA, a Limited Purpose Health Care FSA and a Dependent Care FSA. Beginning in 2020, FSAs will be administered by BenefitWallet. You will still be able to file your claims, track your accounts and find helpful tools for managing your accounts online.

## **TAKE ACTION OR YOUR 2020 MEDICAL COVERAGE WILL DEFAULT**

Legacy Engility employees with Engility UnitedHealthcare medical coverage in 2019 who do not actively elect medical coverage or actively waive medical coverage during 2020 Annual Enrollment will be defaulted to employee-only coverage under the SAIC employee-only Core HSA-eligible Plan.

Be sure to make a selection that best fits the needs of you and your family.



## Medical, Dental and Vision Plan Changes Summary

The table below compares the 2019 Engility medical, dental and vision plans to those that SAIC will offer in 2020.

Current	2020
3 UnitedHealthcare HSA-eligible plans	4 Broad Network plan designs – 1 PPO and 3 HSA-eligible plans Aetna, Anthem or Cigna offered – dependent on employee’s location
N/A	Select Network regional plans – same 4 plan designs as above Aetna or Cigna offered – dependent on employee’s location Smaller provider network – 7 percent less expensive than Broad Network plans
N/A	Regional Kaiser offered in California, Colorado, Hawaii, and Mid-Atlantic
Aetna International for expats on long-term assignment	Cigna International for expats on long-term assignment
2 MetLife Dental PPO Plans	2 PPO Dental Plans Either Aetna or Cigna – dependent on employee’s location
Aetna International dental for expats on long-term assignment	Cigna International dental for expats on long-term assignment
2 VSP vision plans	2 VSP vision plans

### Additional Changes

The following plan features also will be changing. You will find additional details about these changes in the 2020 Benefits Guide provided in your Annual Enrollment Kit.

#### Prescription Drug Coverage

CVS Caremark is the prescription drug carrier for the Aetna, Anthem and Cigna medical plans, replacing Express Scripts. More information about CVS Caremark and transferring prescriptions will be provided in a separate communication mailed to your homes by December from CVS Caremark.

#### Dental and Vision Coverage

Similar to your 2019 dental plan choices, you’ll be offered two dental PPO options, Core and Standard, through either Aetna or Cigna (depending on where you live).

Two vision options—Core and Standard—will be offered through VSP.

### 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. Engility’s 2019 UnitedHealthcare medical plans use this type of provider network.

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, and you will see it referred to as a Select Network medical plan option on the WellBeing365 portal. You should check to ensure that your doctor is available within the smaller network, or be prepared to choose a new doctor. More details will be mailed to your home concerning the Select Network medical plan options prior to Annual Enrollment.

# VOLUNTARY BENEFITS

SAIC offers voluntary benefits options comparable to those offered in 2019 to eligible legacy Engility employees, although some carriers, plan designs and costs are changing. With the exception of pet insurance, 2019 Engility coverage will not carry over. If desired, policyholders of group home and auto, and group universal life offered under the legacy Engility benefits offering can continue their current coverage by paying their premiums directly to their insurance carrier through home billing. These programs will not be offered under SAIC's voluntary benefits options. You can learn more about Voluntary Benefits on the WellBeing365 portal and in the 2020 Benefits Guide provided in your Annual Enrollment Kit.

## Supplemental Medical Insurance

Supplemental medical insurance plans can be a valuable addition to your medical plan election and can provide added financial protection:

- **Accident Insurance:** Provides cash benefits to help you with out-of-pocket expenses associated with a covered accidental injury.
- **Critical Illness Insurance:** Pays a lump-sum benefit if you are diagnosed with a covered critical illness after coverage is effective.
- **Hospital Indemnity Insurance:** Provides financial assistance if you are hospitalized for pregnancy, illness or injury.

Detailed information about the supplemental plans will be available in the 2020 Benefits Guide and on the SAIC WellBeing365 portal during Annual Enrollment.

## Pet Insurance

If you are currently enrolled, your 2019 pet insurance will carry over to 2020. Pet insurance provides coverage for unexpected veterinary bills when a pet becomes ill or injured. You can opt for a medical plan for your dog or cat, bird or exotic pet.

## ID Protection

Protect yourself from the dangers of identity theft. PrivacyArmor is a proactive fraud detection benefit, which includes full-service remediation for state-of-the-art identity protection, including tools to protect your digital identity and finances. You can enroll in either the Individual or Family Plan.

## Legal Plan

Legal insurance isn't just for the serious issues. It's for your everyday needs, too. Some needs you can plan for—like creating a will or buying a home—and others are more unexpected—like fighting a traffic ticket or getting your deposit back from a difficult landlord. With legal insurance, network attorney fees are 100 percent paid in full for most covered matters.

## Commuter Benefit Program

SAIC offers a commuter program administered by WageWorks. The program allows you to use pre-tax dollars to pay for your transit and parking expenses related to getting to and from work. If you wish to take advantage of commuter benefits in 2020, you will need to register for a WageWorks account beginning on November 15, 2019 and make an election for your January commuter benefits by December 6, 2019. Elections made after December 6th will be effective in February 2020.

## NEW OFFERING for LEGACY ENGILITY EMPLOYEES

Group 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.

## WHAT'S NOT CHANGING IN 2020?

SAIC is pleased to continue to offer Adoption Assistance, Scholarship, and Student Loan Refinancing programs offered to legacy Engility employees and will expand that offering to all SAIC employees in 2020!

More information on these programs will be provided later in the year.



### 401(k) Plan Changes

The Engility Master Savings Plan is transitioning from Fidelity Investments to the SAIC Retirement Plan at Vanguard beginning January 1, 2020. To ensure a smooth and stress-free transition to the SAIC Retirement Plan, several communications, webinars and a transition website will be available to provide key transition dates, blackout dates and information on the SAIC Retirement Plan. Look for a packet of information that will be mailed to your homes on October 28.

## Additional Changes

# LIFE AND DISABILITY

Below is a summary of the life and disability insurance changes that will take place on January 1, 2020 for legacy Engility employees. Additional details will be available in the 2020 Benefits Guide that will be provided in your Annual Enrollment Kit.

### Life And Disability Changes

	Current 2019 benefit through Aetna	2020 benefit through Cigna
<b>Employer-paid basic life</b>	1.5 times annual base earnings, up to a \$1 million maximum	1 times annual base earnings, up to a \$500,000 maximum
<b>Employer-paid basic AD&amp;D</b>	1.5 times annual base earnings, up to a \$1 million maximum	1 times annual base earnings, up to a \$250,000 maximum
<b>Supplemental life</b>	You may purchase up to 8 times annual base earnings, up to a \$1 million maximum. Evidence of Insurability (EOI) is required for amounts greater than five times annual base earnings or \$600,000.	You may purchase up to 8 times annual base earnings, up to a \$1.5 million maximum. EOI is required for amounts greater than \$750,000.*
<b>Supplemental AD&amp;D</b>	<p><b>Employee:</b> You may purchase 1 to 10 times annual base earnings up to a \$1 million maximum.</p> <p><b>Spouse or Domestic Partner (DP):</b> 75 percent (no children) or 60 percent (with children) of the employee amount up to \$750,000</p> <p><b>Child(ren):</b> 25 percent (no spouse/DP) or 15 percent (with spouse/DP) of the employee amount up to \$50,000</p>	<p><b>Employee:</b> You may purchase coverage in amounts equal to one-half up to 10 times your annual base pay, up to a \$1 million maximum.</p> <p><b>Spouse/DP:</b> 60 percent (no children) or 50 percent (with children) of the employee amount up to \$250,000</p> <p><b>Child(ren):</b> 25 percent (no spouse/DP) or 10 percent (with spouse/DP) of the employee amount up to \$50,000</p>
<b>Supplemental spouse/DP dependent life</b>	You may purchase \$25,000, \$50,000 or 1 to 4 times base annual earnings, up to \$500,000. EOI required for amounts greater than \$50,000.	You may purchase amounts of \$10,000, \$25,000, \$50,000, \$75,000 or \$100,000. EOI is required for amounts greater than \$25,000.**
<b>Supplemental child life coverage</b>	You may purchase amounts of \$5,000, \$10,000, \$20,000 or \$30,000.	You may purchase amounts of \$5,000, \$10,000, \$20,000 or \$30,000.***
<b>Voluntary long-term disability</b>	You may purchase coverage at 50 percent of base annual earnings, up to a \$10,000 monthly benefit or 66 2/3 percent, up to \$20,000.	You may purchase coverage at 60 percent of base annual earnings, up to a \$15,000 monthly benefit.

\*Your current supplemental employee life coverage level will continue in 2020 unless you make a change during Annual Enrollment. Because supplemental life will have a guaranteed issue amount of \$750,000, you may be enrolled in a higher coverage amount with a higher premium deduction. Please review your coverage level and premium on the WellBeing365 portal.

\*\*Coverage amounts will be grandfathered up to \$500,000, and your current election will be carried over and mapped to the nearest higher benefit tier. Rates will be based on the age of the spouse/DP.

\*\*\*Current coverage levels will carry over in 2020.

### 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.

### Short-Term Disability (STD)

Employer-paid short-term disability will pay benefits at 66 2/3 percent of annual base earnings up to \$3,202 per week, for up to 180 days. The employer-paid premium is not taxable to the employee and the benefits will be taxable when received.

## DESIGNATE YOUR BENEFICIARIES

Do not forget to complete your beneficiary designations on the WellBeing365 portal. Your beneficiary designation is important, as it determines who will receive your Life and AD&D benefits.



# WELLBEING365 SERVICES & SUPPORT

WellBeing365 will provide personalized, quality health care coverage and access to many tools and resources. The summary below focuses on those resources you are encouraged to use during the Annual Enrollment period.

Available During Annual Enrollment	
<b>Health Advocate Enrollment Support</b> Telephonic: 877-776-6211 Monday through Friday, from 8 a.m. to 9 p.m. ET	Available to all legacy Engility benefits-eligible employees. Throughout Annual Enrollment, you can get personalized assistance to help you navigate and understand your plan options. Your Health Advocate can answer questions which will allow you to select the most appropriate plan for you and your family.
<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 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 specific to legacy Engility employees 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: Home > Annual Enrollment Tile > Enroll Now / Make Changes > Continue to screen 4 “Make Elections” > Select Need Help/Info > Plan comparison tool	This tool will use pre-loaded medical cost data based on regional norms 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: Home > Annual Enrollment Tile > Enroll Now / Make Changes > Continue to screen 4 “Make Elections” > Select Need Help/Info > Find a Provider tool	Access this tool during Annual Enrollment 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 in your plan selection.



## ADDITIONAL INFORMATION

about WellBeing365 services and support will be provided in the 2020 Benefits Guide, provided in your Annual Enrollment Kit.

## If You Don't Enroll

Annual Enrollment will be an active enrollment—if you do not log on to the WellBeing365 Portal and enroll, you and your covered dependents will be defaulted to 2020 coverage levels, as shown below:

Current Coverage	2020 (Default) Coverage if You Do Not Enroll
<b>Medical</b>	Coverage will be waived, unless you have UnitedHealthcare medical coverage in 2019 and fail to make an active election for 2020, in which case you will be defaulted to the SAIC HSA-eligible Core Plan with employee-only coverage.*
<b>Dental</b>	Waived*
<b>Vision</b>	Waived*
<b>Health Care and Limited Purpose Health Care FSAs</b>	Waived
<b>Health Savings Account</b>	Waived
<b>Basic Employee Life and AD&amp;D</b>	Covered
<b>Supplemental Employee Life</b>	Current coverage multiple. <i>Example: 2 times salary will default to 2 times salary.</i>
<b>Supplemental AD&amp;D</b>	Current coverage multiple
<b>Supplemental Spouse Life</b>	Current coverage amount or next highest coverage amount
<b>Supplemental Child Life</b>	Current coverage amount
<b>Short-Term Disability</b>	Covered
<b>Long-Term Disability</b>	Enrolled, if enrolled in 2019
<b>Dependent Care FSA</b>	Waived
<b>Voluntary Benefits</b> (Critical Illness, Hospital Indemnity, Accident, Legal, ID Theft, LTC)	Waived
<b>Voluntary Benefits</b> (Pet Insurance)	Current coverage
<b>Voluntary Benefits</b> (Auto and Home, Group Universal Life Insurance)	Will not be offered in 2020. You may continue through home billing directly with the carrier.

\*If you do not take action during Annual Enrollment and you have a Qualified Medical Child Support Order (QMCSO), you will be defaulted to the Core Medical, Dental and Vision plans, as required by the court order.



## Rally Wellness Program

**2019:** The deadline to complete 2019 wellness activities is October 31. The incentive deadline has moved from November 30 to October 31 to ensure HSA incentives earned are received in the same calendar year due to potential impacts to 2020 HSA calendar year limits.

Visit your Rewards page on your Rally account for a complete listing of all the ways you can earn your maximum reward through October 31. You can access Rally by visiting <https://www.myuhc.com> and clicking on “Visit Rally Health & Wellness” to be directed to the landing page of the Rally site. Employees and spouses enrolled in the UnitedHealthcare plan are eligible to participate in the program.

**2020:** 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 company HSA contributions or Rally Coins. Company HSA contributions are up to \$1,000 if you earn less than \$100,000 as of January 1, 2020 or up to \$500 per year if you earn \$100,000 or more as of January 1, 2020. More details regarding the 2020 wellness program will be coming in January 2020.

## 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, decompress, and spend time with family and friends. These changes will impact both legacy Engility and legacy SAIC employees.

#### Changes to Comprehensive Leave (PTO) 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.

#### 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 new 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.

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.



## 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 – YOU MUST TAKE ACTION!

### Your 2019 elections will not roll over to 2020.

**You must actively enroll between October 24 and November 13, 2019 to have SAIC benefits coverage in 2020. Legacy Engility employees with Engility UnitedHealthcare medical coverage in 2019 who do not actively elect medical coverage or actively waive medical coverage during 2020 Annual Enrollment will be defaulted to employee-only coverage under the SAIC HSA-eligible Core Plan.**

With few exceptions, if you are currently enrolled in a benefit plan and do not enroll again for 2020, you will not have coverage in 2020. Refer to the table found on page 8 for details. You cannot change your coverage during 2020, unless you have a qualified life event. Watch for your Annual Enrollment Kit in the mail in mid-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.*