

NON-REPRESENTED ORIENTATION PACKET



NON-REPRESENTED BENEFITS CONTACT INFORMATION

**Ingalls Shipbuilding
A Division of Huntington Ingalls Industries**

Employee Benefits Office
Employment Building • 228.935.3393

Health Care Plans

Anthem PPO	1.844.465.7237	www.anthem.com/ca
Anthem CDHP	1.844.465.7237	
CVS/Caremark	1.844.287.1289	www.caremark.com
TRICARE Supplement	1.800.638.2610 ext. 255	

Employee Assistance Program

Anthem EAP	1.855.400.9185	www.anthemeap.com
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Dental Plans

Delta Dental	1.800.237.6060	www.deltadental.com
Dental Care # 2600-002		
Dental Care Plus # 2600-0001		
Preventative Care # 2600-004		

Vision Service Plan (VSP)

Group # 30022911	1.800.877.7195	www.vsp.com
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Flexible Spending Account (FSA)

Your Spending Account (YSA)	1.877.216.3222	UPoint on www.hiibenefits.com
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Other Services

Teladoc	1.800.TELADOC	www.teladoc.com/hii
HII Family Health Center	228.205.7700	www.myquadmed.com/hii
Critical Illness	1.800.635.5597	www.unum.com

Hyatt Legal:
1.800.821.6400
www.legalplans.com

**Huntington Ingalls Benefits
Center (HIBC):** 1.877.216.3222
<http://hiibenefits.com>

Leave of Absence:
Phone: 228.935.1009
Fax: 228.933.6393



NON-REPRESENTED MEDICAL OPTIONS

Plan	Anthem PPO	Anthem CDHP
Deductible (PPO)	<ul style="list-style-type: none"> In-Network: \$500 Individual / \$1,000 Family Out-of-Network: \$800 Individual / \$1,600 Family 	<ul style="list-style-type: none"> N/A
Company-Funded Health Reimbursement Account (HRA)	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Employee: \$1,000 Employee + Spouse: \$1,500 Employee + Child(ren): \$1,500 Family: \$2,000
Bridge (CDHP)	<ul style="list-style-type: none"> N/A 	Out-of-Pocket Responsibility: <ul style="list-style-type: none"> Employee: \$800 Employee + Spouse: \$1,200 Employee + Child(ren): \$1,200 Family: \$1,600
Payroll Contributions	<ul style="list-style-type: none"> Moderate 	<ul style="list-style-type: none"> Lower
Preventive Care	<ul style="list-style-type: none"> Covered In-Network at 100% 	<ul style="list-style-type: none"> Covered In-Network at 100%
Copays	<ul style="list-style-type: none"> In-Network Office Visit: \$20 / Specialist: \$40 	<ul style="list-style-type: none"> No Copays
Patient Co-insurance	<ul style="list-style-type: none"> In-Network: 20% Out-of-Network: 40% 	<ul style="list-style-type: none"> If your expenses exceed your HRA and the Bridge, you pay 20% Coinsurance in-network / 40% out-of-network
Out of Pocket Max (Including Deductible)	<ul style="list-style-type: none"> In-Network: \$5,000 Individual / \$10,000 Family Out-of-Network: \$6,350 Individual / \$12,700 Family 	<ul style="list-style-type: none"> Employee: \$6,350 Employee + Spouse: \$8,500 Employee + Child(ren): \$8,500 Family: \$10,500
Prescription Drug Coverage	<ul style="list-style-type: none"> CVS/Caremark 	<ul style="list-style-type: none"> CVS/Caremark
Other	<ul style="list-style-type: none"> No Primary Care Physician or Referrals Needed 	<ul style="list-style-type: none"> No Primary Care Physician or Referrals Needed
Summary	<ul style="list-style-type: none"> Lower deductible than CDHP; Higher premium 	<ul style="list-style-type: none"> Lower premium than PPO; Higher deductible (bridge) to meet

UNDERSTANDING ANTHEM CDHP

PREVENTIVE CARE

- 100% coverage for nationally recommended services including annual physicals, immunizations, breast cancer and prostate cancer screenings and more
- No Deductions from the HRA

HEALTH REIMBURSEMENT ACCOUNT (HRA):

- Benefit plan year allocation from Huntington Ingalls Industries
- Plan pays 100% when funds are available
- Use it on HRA extras such as prescriptions, weight loss programs and tobacco cessation programs
- Unused HRA dollars rollover to following years

BRIDGE:

- Employee's responsibility if expenses exceed the benefit plan year HRA allocation
- Paid only as expenses are incurred
- Can be reduced or eliminated by HRA rollover

TRADITIONAL HEALTH COVERAGE:

- Additional protection covers the services allowed by Huntington Ingalls Industries
- You pay coinsurance for covered service
- 100% coverage once out-of-pocket maximum is met for the plan year



AND REMEMBER, WITH BOTH OF THESE PLANS
YOU'LL HAVE ACCESS TO THE FAMILY HEALTH CENTERS.



2018-2019 NON-REPRESENTED VISION AND DENTAL OPTIONS



THREE DENTAL OPTIONS TO CHOOSE FROM

Plans	Delta Dental Preventative Care	Delta Dental Dental Care	Delta Dental Dental Care Plus
Deductible	<ul style="list-style-type: none"> \$0 	<ul style="list-style-type: none"> Preferred Network; \$50 Individual/\$100 Family Premier Network; \$100 Individual/\$200 Family Out-of-Network; \$150 Family/\$250 Family 	<ul style="list-style-type: none"> Preferred Network; \$50 Individual/\$100 Family Premier Network; \$100 Individual/\$200 Family Out-of-Network; \$150 Family/\$250 Family
Preventative Care	<ul style="list-style-type: none"> 100% covered Includes fillings 	<ul style="list-style-type: none"> 100% covered 	<ul style="list-style-type: none"> 100% covered
Basic Restorative Coverage	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Preferred Network; 80% Premier Network; 75% Out-of-Network; 70% 	<ul style="list-style-type: none"> Preferred Network; 80% Premier Network; 75% Out-of-Network; 70%
Major Restorative	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> 50% Covered 	<ul style="list-style-type: none"> 50% Covered
Orthodontia	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> 50% Covered up to a lifetime maximum of \$2,000
Plan year Maximum	<ul style="list-style-type: none"> \$500 	<ul style="list-style-type: none"> Preferred Network; \$1,500 Premier Network; \$1,250 Out-of-Network; \$1,000 	<ul style="list-style-type: none"> Preferred Network; \$2,000 Premier Network; \$1,500 Out-of-Network; \$1,000

VISION PLAN OPTIONS

Vision Service Plan (VSP)

The Vision Service Plan (VSP) covers eye exams, eyeglasses and/or contact lenses

- 10% - 20% discount on laser vision surgery
- 20% discount on a second pair of frames
- Exams – Plan covers 100% after \$10 co-pay
- Lenses – Plan covers 100% after \$10 co-pay
- Frames – Plan covers up to \$150 after \$10 co-pay every two benefit years (Buy-up plan available for frames every benefit year)
- Contact Lenses – Plan covers up to \$150, instead of eyeglasses, once every benefit year

Vision Plan Options

1. **Base plan without Safety:** New non-safety frames every other year
2. **Base plan with Safety:** New frames (including safety glasses) every other year
3. **Buy-up plan without Safety:** New non-safety frames every year; After you pay a \$10 copay, the plan pays up to \$250
4. **Buy-up plan with Safety:** New frames (including safety glasses) every year; After you pay a \$10 copay, the plan pays up to \$250

Note: Safety glasses are available for employees and spouses only.

**YOU CAN FIND COST INFORMATION FOR ALL OF THE VISION PLAN
OPTIONS ON UPOINT WHEN YOU GO ONLINE TO ENROLL.**





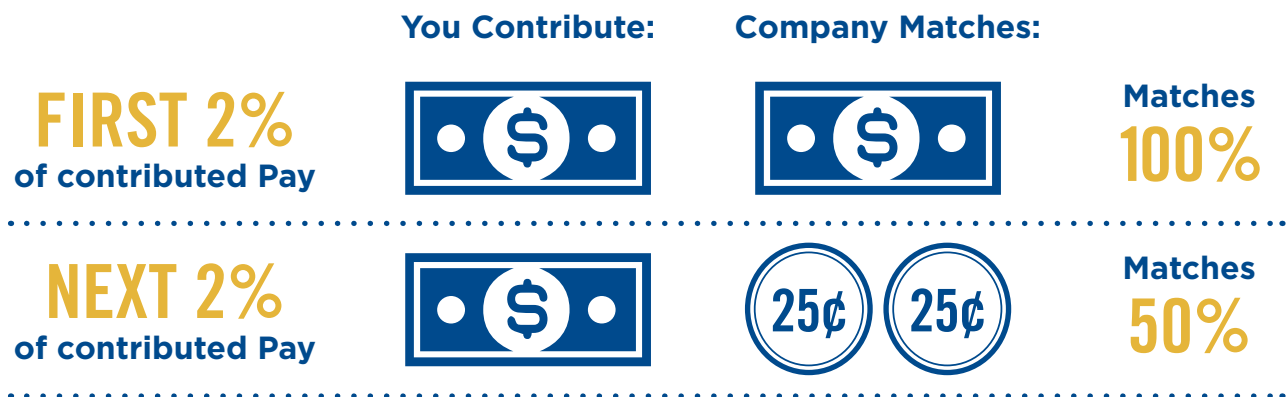
NON-REPRESENTED SAVINGS BENEFITS

Retirement Account (RAC)

- Employees are automatically enrolled and do not make contributions
- The plan is fully paid by the company - Company contributes 3%-5% of base pay per pay period depending on employee's age (Less than age 35: 3% | Ages 35 - 49: 4% | Age 50 and older: 5%)
- After three years of service you are vested, which means if you work at Huntington Ingalls for at least three years then the money will be paid to you when you leave the company.
- RAC contributions will be based on your age at the end of the calendar year, as well as your eligible compensation

Savings Plan

- Employees can contribute up to 75% of their pay into the Savings Plan if you are not considered highly compensated by the IRS; Highly compensated employees can contribute up to 25% of their pay
- Automatic enrollment occurs 45 days after your date of hire (2% contribution)
- Company match contribution is based on the first 4% of your pay that you contribute to the Savings Plan, with a maximum company match of 3%
- 100% of the first 2% of your pay that you contribute: (\$1 for \$1 for the first 2%)
- 50% of the next 2% of your pay that you contribute: (\$.50 on the \$1 for the next 2%)





NON-REPRESENTED ADDITIONAL BENEFITS

2018-2019 PLAN YEAR

Short-Term Disability (STD)

- 100% of weekly pay for first six weeks; 50% of weekly pay for weeks seven through 26
- Coverage begins on day eight, after you have completed a week-long, continuous-calendar-day elimination period
- Coverage begins on day one if you have been hospitalized as an inpatient
- No cost to employee
- Employees may purchase optional STD coverage which will provide an additional 20% of weekly pay in addition to the standard 50% for a total of 70% of weekly pay for absences covered under STD beginning week seven

Long-Term Disability (LTD)

- Employees may purchase 50%, 60% or 70% coverage of base salary
- LTD benefit pays once you've been disabled, as determined by the plan, for at least six months
- No evidence of insurability (EOI) required if you enroll during the first 30 days of hire or transfer

Life Insurance

- Greater of 1x annual base salary or \$50,000
- No cost to employee
- Employees may also purchase optional coverage for themselves or dependents

Accidental Death and Dismemberment (AD&D)

- Provides income protection in the event of an accident that causes death or catastrophic injury
- Greater of 1x annual base salary or \$50,000
- No cost to employee
- Employees may purchase additional optional AD&D insurance for themselves or family

Flexible Spending Account (FSA)

Employees are able to save money on taxes by using pre-tax dollars to pay for eligible expenses. There are two types of FSAs:

1. Health Care FSA

- Set aside up to \$2,650 for out-of-pocket expenses such as co-pays, coinsurance and non covered services for medical, dental, vision and prescription drug

2. Dependent Care FSA

- Set aside up to \$5,000 for eligible dependent day care expenses for your child under age 13 (or your disabled dependent over 13)

Commuter Benefit

- Save money by using pre-tax dollars to purchase transit and/or parking passes or tickets for commuting between home and work
- Set aside up to \$260 per month for eligible transit and/or parking expenses

Group Legal

Two plan options are available:

1. Basic:

- Covers estate planning documents, document preparation and document review

2. Advantage:

- Covers attorney fees for a variety of personal legal services when you use a plan attorney
- Provides coverage for various legal services such as: legal telephone advice and consultations, document review, debt collection, will preparation and estate advice

Critical Illness Insurance

Coverage provides financial assistance when illnesses arise.

- Choose to purchase \$10,000 or \$20,000 of coverage for yourself and \$5,000 or \$10,000 of coverage for your spouse. Children receive coverage equal to 25% of employee's benefit amount at no additional cost. Employees must be enrolled for spouses and children to be eligible for coverage.

NON-REPRESENTED FAQ

Medical

Q. When are the funds for the Anthem CDHP Health Reimbursement Account (HRA) available?

A. The full amount is available to you at the beginning of the plan year.

Q. What happens to unused funds in the HRA at the end of the plan year?

A. Unused funds in your HRA account will roll over to the next plan year, if you continue coverage in the Anthem CDHP option. There are no limits on the amount you can roll over.

Q. To be eligible to receive services at the HII Family Health Center, do I need to enroll in one of the HII medical options?

A. Yes. The Ingalls Family Health Center is available to active represented and non-represented employees and eligible dependents covered by the Anthem CDHP and PPO plans or the Ingalls Represented Anthem PPO Plan.

Q. What is the cost to receive services at the Family Health Center?

A. For physician care, an employee or their covered dependent will pay a flat fee of \$15 and all usual co-pays and deductibles will be waived. This fee covers all services received during that visit. There is no cost for wellness counseling and annual physicals.

Q. When does the benefit plan year begin?

A. The benefit plan year begins July 1 and ends June 30. Open enrollment takes place in early May.

Dental

Q. Does the dental coverage cover orthodontia?

A. Yes. Delta Dental offers three insurance options: Preventive Care, Dental Care and Dental Care Plus. The Dental Care Plus plan covers 50% of orthodontia costs, up to a lifetime maximum of \$2,000.

Vision

Q. I have not received insurance cards for my vision coverage. Who should I contact?

A. VSP does not send out insurance cards. The doctor's office will ask you for your Social Security number or other information that can be used to file a claim with VSP, HII's vision services provider.

Beneficiaries

Q. How do I elect a beneficiary?

A. You can elect or change a beneficiary online through HII UPoint or by calling the HIBC at any time. You must elect beneficiaries for the HII Savings Plan, Life Insurance and Accidental Death + Dismemberment coverage.

Flexible Spending Accounts (FSA)

Q. If I have money left in my Flexible Spending Account at the end of the plan year, does it roll over for use the next plan year?

A. No, the dollars in your FSA account do not rollover. You may incur expenses through September 15 of the following plan year and file them by December 31 for reimbursement.

Q. Can I use a Flexible Spending Account with the Consumer Driven Health Plan?

A. Yes, you may use your FSA to pay for any out-of-pocket expenses that occur in your CDHP plan, similar to the HII PPO plan.

Q. How long do I have to submit claims for reimbursement from my FSA?

A. Claims must be submitted by December 31 following the benefit plan year.

Teladoc

Q. Can the Teladoc \$10 co-pay be reimbursed from my Flexible Spending Account?

A. Yes, the Teladoc co-pay can be reimbursed from your healthcare FSA. Direct reimbursement is not set up at this time, so proper documentation must be submitted to Your Spending Account (YSA) for your reimbursement. The reimbursement form is available on the Benefits Connect website.

Q. If I participate in the CDHP, can I use the money in the Health Reimbursement Account to pay the \$10 Teladoc co-pay?

A. If you have a consultation with Teladoc, you will need to pay the \$10 co-pay with a debit or credit card at the time of your consultation. Following the consultation, you can print a receipt and submit the claim using the appropriate Anthem reimbursement request form to have the \$10 co-pay reimbursed to you from your Health Reimbursement Account. The form needed to submit for reimbursement is available on the Benefits Connect website. At this time, it is not possible to pay the co-pay directly from the HRA.

Miscellaneous

Q. Who can I contact if I have additional questions regarding my benefits?

A. The Huntington Ingalls Benefits Center (HIBC) is available Monday through Friday from 9:00am to 6:00pm EST. Simply call 1-877-216-3222. You can also find benefits information on the HII UPoint site, <http://hiibenefits.com>.

Q. What information do I need to provide when I call the HIBC?

A. You will be asked to enter your password. New users can create a password on the HII UPoint website or receive assistance from a benefits representative at the HIBC.

Q. Can I make changes to my benefits after I enroll?

A. Benefit elections can only be changed during the annual open enrollment period, or if you experience a qualified life event such as gaining a dependent through marriage, birth or adoption. You have 30 days from the date of the event to call the HIBC and change your benefits.

Q. Do you have to be enrolled in a HII medical plan to be eligible to use the Employee Assistance Program (EAP)?

A. No, the EAP program is not part of the HII medical plans and it is separate from the mental health and substance abuse programs available under the medical plan options.

Q. Can I purchase additional life insurance for myself or my dependents?

A. Yes, you may purchase additional coverage for yourself by enrolling in the Group Optional Life Insurance plan during annual enrollment. You may purchase additional coverage for spouse and/or children by enrolling in the Dependent Life Insurance plan.