

**BAE SYSTEMS**

# Invest in Your Health

Core Plus Resource Guide



# Our Commitment to a Culture of Health

At BAE Systems, lives depend on us – and we depend on you. Helping you be your best – at work and at home – inspires us to deliver comprehensive medical plans and resources that allow you and your family to thrive in all areas of life.

Your physical, emotional, and financial health are all dependent on one another. Whether it's understanding a complicated medical diagnosis or trying to get a better night's sleep, our medical plans and resources can help.





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This guide includes information about the resources available to you and your family to help you make the most of your BAE Systems medical benefits through Cigna, and pharmacy benefits through CVS Caremark.

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# Welcome to Your BAE Systems Medical Plan

BAE Systems offers comprehensive medical plans designed to meet the needs of you and your family. Medical coverage is provided through Cigna and prescription drug coverage is provided through CVS Caremark.

## Your medical plan includes valuable benefits such as:

- Access to Cigna's nationwide network of providers, with no referrals necessary
- Preventive care covered at 100%\*
- Dedicated Cigna customer service and claims support
- Health coaching and other programs to help you stay healthy

## Preventive care

When you see in-network providers, eligible preventive care is covered at 100% with no copays or deductibles. Preventive services include services such as an annual physical examination, breast cancer screening, colon cancer screening, and routine immunizations such as flu shots and more. Preventive prescription drugs, including women's contraceptives, are also covered at 100% with no additional cost to you. If services are done to diagnose, monitor, or treat a symptom or health issue at your preventive care visit, there will be a cost to you.

\*Not all preventive care services are covered. For example, immunizations for travel are generally not covered. Contact Cigna at 800 530 1314 for a complete list of covered preventive care services.



# Core Plus Plan

The Core Plus medical plan emphasizes wellness and prevention – doing things to prevent health problems rather than just treating them when they occur. By becoming an educated health care consumer and taking charge of your health, you can reduce your costs for medical services and improve your quality of life, now and down the road.

Core Plus is a qualified high-deductible health plan, paired with a Health Savings Account (HSA) that helps you save and pay for health care expenses now and in the future. Your HSA is tax advantaged\*, grows over time like a 401(k), and is yours to keep, even if you leave the company or retire.

Although Core Plus has a larger deductible that must be met before benefits are paid, its lower plan premium costs help offset the larger deductible. Employees are encouraged to save the difference in a tax-advantaged HSA that can grow over time like a 401(k) account.\* If you enroll for any coverage level other than Employee Only coverage, the family deductible must be met before benefits are paid for any individual family member.

You and your covered spouse or domestic partner can each earn up to \$400 in Wellness Incentives in your HSA to spend on eligible health care expenses. You earn incentives by participating in wellness activities designed to help you and your spouse or domestic partner maintain and improve your health. See page 8 for details.

## How the Core Plus medical plan works

1. Annual deductible	<p>This is the amount of eligible medical <b>and</b> prescription drug expenses you must pay each year before the plan begins to pay a percentage of those expenses.</p> <p>Note: If you enroll your spouse, domestic partner, or children, the family deductible must be met before benefits are paid for any individual family member.</p>
2. Coinsurance	<p>Once your deductible is met, you and the plan share the cost of eligible expenses. Core Plus will cover 80% of your eligible in-network expenses, and you pay 20%.</p>
3. Out-of-pocket maximum	<p>This is the maximum you will pay during the year, including your deductible and coinsurance. Your eligible in-network medical and prescription drug expenses count toward your out-of-pocket maximum. Once reached, the plan pays 100% of eligible medical and prescription drug expenses for the rest of the year.</p>

\*HSA contributions and earnings are not subject to federal taxes, however, a few states treat the contributions as taxable income. Those employees residing in California and New Jersey will have applicable state taxes withheld from their contributions each pay period. Employer wellness incentives to the HSA are also subject to state taxes in these two states.

# Core Plus Benefits at a Glance

In-Network Medical Benefits	
Preventive care	You pay nothing; the plan pays 100%
Deductible	\$1,500 individual/\$3,000 family* (applies to both medical and prescription drugs)
Coinsurance	<b>After meeting your deductible</b> , you pay 20% and the plan pays 80%
Out-of-pocket maximum	\$3,750 individual/\$7,500 family** (applies to both medical and prescription drugs)
Non-preventive care (doctor's office visits, specialists, hospitalization, outpatient care, emergency room)	<b>After meeting your deductible</b> , you pay 20% and the plan pays 80%
Account	HSA funded by you and the company
Wellness incentives	\$400 employee/\$800 total with spouse or domestic partner
Customer service	Visit <a href="https://myCigna.com">myCigna.com</a> or call <b>800 530 1314</b>

Prescriptions	
Generic	<b>After meeting your deductible</b> , you pay 20% and the plan pays 80% (applies to both retail pharmacy and mail order drugs); (deductible does not apply to certain generic preventive drugs***)
Preferred brand name	<b>After meeting your deductible</b> , you pay 20% and the plan pays 80% (applies to both retail pharmacy and mail order drugs)
Non-preferred brand name	<b>After meeting your deductible</b> , you pay 20% and the plan pays 80% (applies to both retail pharmacy and mail order drugs)
Specialty medications: Limited to a 30-day supply	<b>After meeting your deductible</b> , you pay 20% and the plan pays 80%. Drugs must be purchased from CVS Caremark Specialty Pharmacy or a CVS retail pharmacy
Refill limits on maintenance drugs	After three fills, you must fill maintenance medications by mail or a CVS Pharmacy. If you fill these prescriptions anywhere else or in 30-day-supply increments, they will no longer be covered, and you'll pay 100% of the cost.
Customer service	Visit <a href="https://caremark.com/baesystems">caremark.com/baesystems</a> or call <b>866 236 8236</b>

Health Savings Account	
IRS limit	\$3,200 for employee-only coverage/\$6,400 for family coverage****
Customer service	Your Spending Account (YSA) Team at <b>888 900 4223</b> (part of the BAE Systems Benefit Center)
Bank	UMB Healthcare Services

\*If you enroll other family members, the full family deductible of \$3,000 must be met – not just the individual deductible – before benefits begin for anyone.

\*\*For out-of-pocket maximum, once one family member reaches the individual out-of-pocket maximum, the plan pays for that person for the remainder of the year.

\*\*\*The list of generic preventive drugs covered prior to the deductible being met can be found at [caremark.com/baesystems](https://caremark.com/baesystems).

\*\*\*\*This amount excludes the maximum amount of incentives you can earn to prevent you from contributing over the IRS limit.



# How Your Health Savings Account Works

Health Savings Accounts, or HSAs, are like personal savings accounts, but the funds can only be used to pay medical and prescription expenses. You control the money in your HSA. The funds can be used to pay current eligible health care expenses, or you can invest your money to use later, such as during retirement.

## Benefits of an HSA

### HSAs offer triple tax savings\*

- The money you save is tax deductible
- Your account grows tax-free
- You never pay taxes on the money you take out to pay for qualified health care expenses

### The money in your HSA is always yours

- There is no “use it or lose it” rule. Your account balance remains there until you access the funds to pay for qualified expenses. Your account is portable. That means it belongs to you even if you:
  - Change jobs or medical plans
  - Retire or stop working

You can start, stop, or change your contribution amount at any time. The amount you can contribute is determined by the IRS and can change every year.

\*HSA contributions and earnings are not subject to federal taxes, however, a few states treat the contributions as taxable income. Those employees residing in California and New Jersey will have applicable state taxes withheld from their contributions each pay period. Employer wellness incentives to the HSA are also subject to state taxes in these two states.

## Setting Up Your HSA

When you elect a medical plan with an HSA component, you agree to have an HSA opened on your behalf. An account will be opened automatically when you complete wellness incentive activities or when you elect to defer payroll contributions. Your information will be securely sent by the BAE Systems Benefit Center to your HSA administrator, UMB Bank, to establish an account, and no further action is required of you.

To review the terms and conditions for the HSA, visit [www.yourspendingaccount.com/hsaterms](http://www.yourspendingaccount.com/hsaterms).

## Using Your HSA

When you enroll in an HSA, you have access to Your Spending Account™ (YSA), a website in BenefitsNavigator that lets you manage your HSA online anytime. You can check your balance, submit a claim for reimbursement, check claim reimbursement status, etc. You will also be issued a YSA debit card that allows you to easily pay for eligible expenses.

If you have an HSA, be sure to download the YSA Reimburse Me mobile app onto your mobile device. The Reimburse Me app makes it easy to access, view, and manage your account from anywhere.

After receiving medical services, you will receive an Explanation of Benefits from Cigna showing your share of the provider's bill. You can use your debit card to make a payment directly from your HSA to the provider.

## Restrictions on Flexible Spending Accounts (FSAs)

You can participate in a Limited Purpose Health Care FSA while contributing to an HSA. A Limited Purpose FSA can be used to pay only dental and vision expenses – not medical expenses.

## Medicare and TRICARE

If you are eligible or enrolled in Medicare or enrolled in TRICARE, you are not eligible to contribute to an HSA. However, you may have other options. Contact the BAE Systems Benefit Center for more details at **888 900 4223**.

## Qualified expenses

Make sure you use your HSA only for qualified expenses. You can find a complete list of qualified expenses at [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502). If you use your HSA to pay nonqualified expenses, you'll pay taxes plus an additional 20% penalty if you're under age 65.

## Withdrawals after age 65

After you reach age 65 or become entitled to Medicare due to disability, you may withdraw money from your HSA for “nonmedical purposes.” These withdrawals will be subject to normal income taxes.

# Wellness Incentive Program

The Wellness Incentive Program encourages you to take care of yourself and earn incentive dollars while you do it. You'll learn more about your health, stay on top of screenings, and improve areas that could be better. You'll earn incentive dollars for each step you take – and your covered spouse or domestic partner will, too!

## Three ways to earn wellness incentives

Core Plus

### Get screened



Complete a **biometric screening** during your annual physical

\$100



A biometric screening measures blood glucose, cholesterol, and body mass index (BMI). These screenings are part of an annual physical exam which your BAE Systems medical plan covers at no additional cost.

Remember to print a Wellness Screening Form, available at [myCigna.com](http://myCigna.com), to take to your physical exam.

### Hit targets



Meet or exceed **biometric targets**; if you miss targets, engage with a health coach and meet **two agreed-upon goals**

\$150



- BMI target of less than 27 (previously less than 28)
- Cholesterol target of 200 mg/dL or lower (previously 239 mg/dL or lower)
- Glucose target of 115 mg/dL or lower
- Blood pressure, while important, is no longer included as a biometric target

### Take action



Complete one or more of these **additional activities** and earn up to:

\$150



Choose from the activities below to earn up to the incentive limit. See the next page for details.

#### Earn \$50

- Cigna Personal Health Assessment
- Cigna online coaching modules
- Preventive cancer screening
- **New!** Manage your chronic and/or complex health condition by working with a case manager, creating a plan, and working toward agreed-upon goals

#### Earn \$100

- Cigna apps and activities
- Get a second opinion on musculoskeletal conditions
- **New!** Review your current treatment plan with a case manager to better understand your condition and available care and treatment options
- **New!** Participate in a Cigna EAP Wellness Webcast or speak with an EAP practitioner

You and your spouse or domestic partner can each earn:

\$400

Receive incentives in your Health Savings Account (HSA).



## Details about additional activities

You and your spouse or domestic partner can each earn up to **\$150 in an HSA** by choosing from the activities below.

### Earn **\$50** for the following activities:

#### Personal Health Assessment

Take a short online assessment at **myCigna.com** and get your Wellness Score. Your Wellness Score compares your wellness to other people's in your age group and suggests ways to improve your score.

#### Online coaching modules

Cigna offers online training modules that you can complete to earn incentive dollars. Online coaching is available on a wide range of subjects, including nutrition, exercise, maintaining balance, controlling asthma, managing diabetes, and quitting tobacco.

#### Preventive cancer screenings

That's right, get paid for having a procedure that could save your life. Get a colonoscopy, mammogram, cervical cancer screening, or prostate screening, covered at 100% with no deductible.\*

#### New! Make progress toward your health goals with a case manager

If you are managing a chronic health condition or anticipate a significant rehab or recovery period after a major surgery, work with a case manager to create a plan and make progress toward your goals. Provide your case manager with a progress update to earn your incentive.

### Healthy Pregnancies, Healthy Babies

Cigna's Healthy Pregnancies, Healthy Babies® program provides expectant parents with the support they need to stay healthy during and after pregnancy. Participate in Cigna's Healthy Pregnancies, Healthy Babies program to earn additional incentives above the maximum amounts. **Sign up during the first trimester, graduate, and earn \$200. Sign up in the second trimester, graduate, and earn \$100.**

### Earn **\$100** for the following activities:

#### Cigna apps & activities

Get connected, have fun, and earn rewards by linking your fitness tracker or smartphone on **myCigna.com**. Get personalized recommendations, track your progress, and have fun challenging others.

#### Get a second opinion on musculoskeletal conditions

Advance Medical gives you access to leading experts when you're looking for a second medical opinion. Because musculoskeletal conditions (those related to the hip, joints, shoulder, knee, and neck) are a large source of benefit costs, you can automatically\*\* earn incentive dollars for seeking treatment support information on one of these conditions – even if you don't follow the advice.

Visit **advance-medical.com/BAESystems** or call **1-888-230-2442** for more information.

#### New! Connect with a case manager

If you're experiencing a chronic health condition or anticipate a significant rehab or recovery period after a major surgery, work with a case manager to help you understand your condition and get help with coordinating care and treatment options.

#### New! Participate in a Cigna EAP Wellness Webcast or speak with an EAP practitioner

Participate in a Cigna EAP Wellness Webcast or speak with a Cigna EAP practitioner about managing your stress, new life changes, financial issues, family matters, and more.

After completing an activity, you can earn your incentives by logging in to your **myCigna** account. Click on **Wellness > Wellness and Incentives > Get Started**. Then share that you participated in a Wellness Activity.



To learn more, visit **myCigna.com** or call **1-800-530-1314**.

\* Not all preventive care services are covered. For example, immunizations for travel are generally not covered. Contact Cigna at 1-800-530-1314 for a complete list of covered preventive care services.

\*\* No form required. Incentive awards may take up to a month to appear in your account.

# Wellness Incentive Tips

## Tips to make earning your incentives easier

- In order to receive wellness incentives in your HSA for 2021, incentives must be processed by Cigna no later than the end of November 2021. Keep in mind, it may take three to four weeks for Cigna to process your incentives, so the earlier you complete and submit your wellness incentives, the better. Incentives not processed before the deadline will be credited toward your 2022 HSA.
- BAE Systems' medical plans cover an annual exam each calendar year. You don't have to wait a full 12 months to get your next exam
- You must complete your Personal Health Assessment on or after January 1, 2021

## Monitoring your incentive progress

Want to know what incentives you have earned and what your next steps are to earn more? Go to [myCigna.com](https://myCigna.com), select the **Wellness** tab and click on **Wellness & Incentives**. Any wellness incentives you choose to earn in a given year must be completed by December 31.

Some incentives take longer than others to process.

- Wellness Screening Form processing can take up to two to three business days
- Cancer screening incentives can take up to one month from the date Cigna processes the claim
- Advance Medical incentives can take up to three weeks

## Tips for submitting your Wellness Form

- Make sure your Wellness Screening Form is signed by you and your doctor and has all of the biometric screening measures filled out
- You can submit your completed Wellness Screening Form by fax, mail, or uploading it on [myCigna.com](https://myCigna.com). Under the **Wellness** tab, click on **View all incentives** and go to **Related Links** on the right and click on **Submit Completed Form(s)**. Submitting the form yourself may be faster and more efficient than asking your doctor's office to do it
- Keep a copy of your completed Wellness Screening Form for your records





# Valuable Cigna Resources



## Cigna One Guide – Ready to answer all your questions. And so much more.

Let's face it. Understanding and using your health plan isn't always easy. Well, not to worry. You have Cigna One Guide® on your side.

BAE Systems has partnered with Cigna to offer our exclusive Cigna One Guide service, our highest level of personal support available. Simply call us, click-to-chat on **myCigna.com** or use the **myCigna® App**.<sup>\*</sup> You'll automatically be connected to a One Guide representative who will help guide you where you need to go.

### Click, call or chat.

Your personal guide is ready and waiting to help.

- **myCigna App**
- **myCigna.com**
- **800 530 1314**

## myCigna.com – Your personal health place

**myCigna.com** is one of the ways you can access your One Guide service. From your personalized homepage, you can:

- **Manage** and track claims, Explanations of Benefits (EOB) statements, and incentives
- **Compare** quality of care ratings for doctors and hospitals in your plan's network
- **Order** ID cards/print a temporary ID card
- **Take a Health Assessment** and get tips on how to stay healthier
- **Access** a variety of health and wellness tools and resources, including articles, videos, product discounts, and online coaching programs
- **Click-to-chat** with a One Guide representative

### Your Cigna One Guide team can help you:

#### Understand your plan

- Learn how your coverage works
- Get answers to all your health care or plan questions

#### Get care

- Find an in-network doctor, lab, or urgent care center
- Connect with health coaches
- Schedule your annual check-up and other appointments
- Connect with dedicated, one-on-one support for complex health situations

#### Save money

- Get cost estimates to avoid surprises

## The myCigna App – One Guide and more, on the go

You're busier than ever. Which is why we've upgraded the **myCigna App** to include our exclusive Cigna One Guide service, making it easier than ever to take control of your health and health spending.

The app gives you access to the Cigna directory of providers, hospitals, labs, and facilities, with maps for instant driving directions. The **myCigna App** with One Guide lets you:

- **Build your custom health team** – a personal list of the in-network doctors, dentists and facilities you use to keep track of their information all in one place
- **Sign up for messages** that can guide you to savings, incentives, coaching opportunities and more (if offered by your employer)
- **Get tips and reminders** to help you stay on track with appointments and preventive care
- **Show your ID card** right from your phone

<sup>\*</sup>The downloading and use of the myCigna mobile app is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile carrier and data usage charges apply.

# Valuable Cigna Resources



## Free 24-hour Health Information Line

It's 2 a.m. and someone in your house is sick. Instead of rushing to the emergency room for a long wait to see a doctor, you can talk with a nurse to see if the trip is necessary. Whether you're dealing with a high fever or an unexpected allergic reaction, nurses are available to provide guidance and direct you to the most appropriate type of care. You can reach the Health Information Line by calling **800 530 1314**, 24 hours a day, seven days a week. In an emergency, dial 911 or visit the nearest hospital.

## Health coaching

You will have access to personal health coaches to help you and your family maintain or improve your health and address health risks. Your health coach will help you develop an action plan that takes advantage of available health and wellness resources.

Based on your needs, your coach can offer:

- **Help making lifestyle changes.** Examples include smoking cessation, weight management, and stress management.
- **Support for managing chronic conditions.** Your coach can help you get the best care from your doctor, and develop a plan to better manage chronic conditions and identified risks.
- **Access to an integrated personal health team.** Based on your needs, your coach can connect you with other professionals who specialize in various areas, such as nutrition, exercise, cardiac care, weight management, stress management, and psychology.

**Working with a health coach** is not intended as a replacement for medical care from your doctor. Coaching is intended to help you get the most from your appointments with your doctor, and to offer additional, ongoing personal support to help you live a healthy life. All interactions with your health coach are confidential.

\*Authorization required if virtual counseling is used under the EAP.

## Cigna Virtual Care

With Cigna Virtual Care, you can connect with a board-certified doctor when, where and how it works best for you – via video or phone – without having to leave home or work. Get the care you need – including most prescriptions (when appropriate) – for a wide range of minor conditions. A virtual care visit often costs less than a primary care doctor visit. To learn more, visit **myCigna.com**. After you reach your deductible, you pay only the applicable coinsurance on the per-visit charge.

Choose from a large selection of board-certified doctors – all included in your BAE Systems medical plan through Cigna.

- › Go to **myCigna.com** or the **myCigna® App**
- › Select **Talk to a doctor or nurse 24/7**

## Cigna's Behavioral Virtual Care Services

Dealing with mental health issues can be a challenge. But with Cigna's behavioral virtual care services, you don't have to go at it alone. And you don't have to go far for the care you need.

You and your dependents can see a licensed provider who participates in the Cigna Behavioral Health or Employee Assistance Program (EAP) network – when, where and how it works best for you. Whether you're home or away, Behavioral virtual care gives you access to personal and confidential video-based services for quality care in a way that's more convenient than visiting an office.

- Online video conferencing using your smartphone, tablet or computer
- Scheduled appointments based on provider's availability
- Costs the same as an in-office visit (and no cost under EAP benefits)
- Available as part of your Cigna health plan for Behavioral and/or EAP benefits

To find out more information and to locate a virtual counselor, visit **myCigna.com** and select **Find Care & Costs**. Search by **Doctor by Type** and choose **Behavioral Health Counselor**. You'll then be able to choose from a list of providers affiliated with the Cigna EAP\* or medical plan.



# Valuable Cigna Resources



## Employee Assistance Program

This benefit offers resources and counselors to help you identify options and potential solutions for many of life's challenges, including child care, senior care, legal issues, and identity theft.

You and members of your household are automatically enrolled in the EAP. Receive up to eight free, confidential counseling sessions per issue per year, as well as 30 minutes of legal counseling, and 60 minutes of identity theft counseling at no cost to you. And you can use the EAP tools and services even if you're not enrolled in a BAE Systems medical plan. For assistance, contact Cigna 24 hours a day, seven days a week, at **800 591 9339** or **myCigna.com**.

For 24/7 crisis help, call the National Suicide Prevention lifeline at **800 273 8255**.

## Cigna Healthy Pregnancies, Healthy Babies Program

Healthy babies start with healthy pregnancies. With the Cigna Healthy Pregnancies, Healthy Babies program, expectant parents receive the support they need to stay healthy during and after pregnancy. To learn more, visit **myCigna.com** or call **800 615 2906**.

Services include:

- 24-hour access to expert support
- A library of health information
- A pregnancy newsletter and a parenting magazine
- Resources for expectant fathers
- A personalized pregnancy calendar

## WINFertility

BAE Systems Cigna medical plan members are provided up to \$20,000\* toward fertility medical treatment. For more information, please visit **<http://managed.winfertility.com/baesystems/>** or call **855 620 0989** to speak with a WIN Customer Service Agent Monday-Friday 9:00 a.m.-7:30 p.m. EST.

## Cigna Healthy Rewards® Program\*\*

With the Healthy Rewards program, you can save on weight management programs, chiropractic services, acupuncture treatments, natural supplements, and more. Using the Healthy Rewards program is easy. No referrals or claim forms are needed. All employees are eligible, and if you're a Cigna customer, you're automatically enrolled. For more information, visit **myCigna.com**, select the **Wellness** tab, choose **Wellness & Incentives**, and select **Healthy Rewards - Discount Programs**.

## Your Personal Health Record

Keeping track of your health information can be challenging. Cigna makes it easy to keep your medical history at your fingertips. Store all your health information in your **Personal Health Record (PHR)** and access it securely 24 hours a day from **myCigna.com**.

When you choose to have your Cigna lab results and medical claims data automatically stored in your PHR, you can view the details of reported conditions/ diagnoses (including the name of the physician that submitted your information). You will also be provided with a link to a medical library of related health content and resources for each PHR entry to offer you support and guidance. You can also upload important documents and scanned images, and enter additional information such as allergies and over-the-counter medications. Then, next time you visit your doctor, fax or email a copy of your PHR Summary, or print it out and take it with you. Your PHR is provided in agreement with WebMD®, a leader in the health information industry.

\*These benefit amounts are lifetime limits.

\*\*Some Healthy Rewards programs are not available in all states. If your plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your medical benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.**

# Additional Resources

## Free Expert Medical Opinion from Advance Medical

Being diagnosed with a serious medical condition is stressful and often confusing. Expert Medical Opinion, administered by Advance Medical, can help. Advance Medical's Expert Medical Opinion offers a second opinion on medical cases covering a range of conditions. With one call, you are connected to a physician case manager who will serve as your personal advocate to talk about your situation, gather your medical records, arrange to have your case reviewed by experts across the country, and answer your questions.

You'll receive a comprehensive report of your case team's recommendations that you can review with your personal doctor. This benefit is completely voluntary and free to employees and their families. To learn more, call **888 230 2442** or visit **[advance-medical.com/BAESystems/](https://advance-medical.com/BAESystems/)**.



## Take two minutes to sleep better

### Let a Sleepio expert help you catch more zzz's

Since sleep impacts every area of your life – from your energy levels to your appetite, and your daily interactions with others – BAE Systems has teamed up with experts from Sleepio to help you and your covered spouse / domestic partner evaluate and improve your sleep. The program is free for you and your covered spouse/domestic partner.

Learn more by visiting **[sleepio.com/baesystems/](https://sleepio.com/baesystems/)**.





# Cigna Tools to Help You Take Charge of Your Benefits

## Find in-network doctors and facilities

The [Find a Doctor, Mental Health/EAP Professional or Service](#) tab at the top of [myCigna.com](#) provides separate search paths for doctors and facilities. It also allows you to search for common procedures and shows cost ranges.

For a complete list of covered services, please refer to your Summary Plan Description, located under the [Plan Documents](#) tab in BenefitsNavigator.

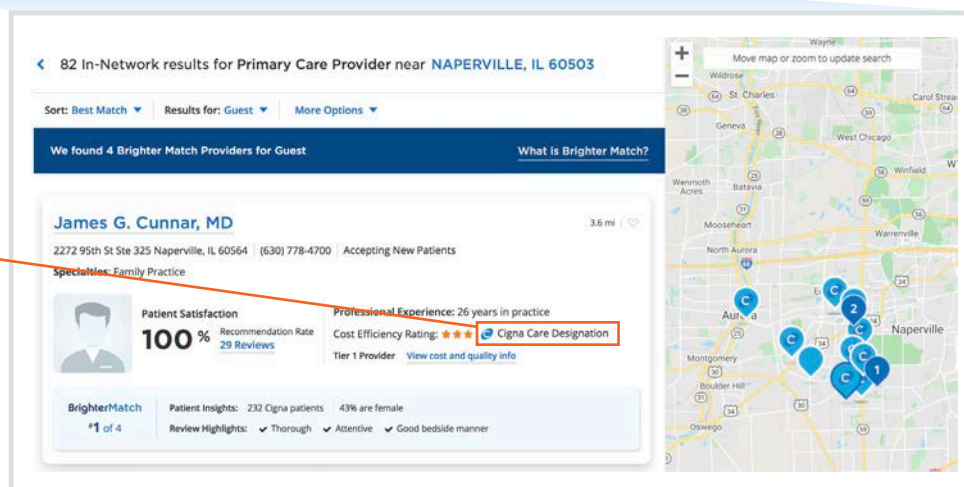


## Choose doctors with the Cigna Care Designation

The Cigna Care Designation helps take some of the guesswork out of choosing a doctor. Using standard, industry-accepted measures and information, Cigna does an evaluation of its network doctors in 18 of the most common specialties, including three primary care specialties. Cigna results show doctors who have a proven history of achieving good quality outcomes while also being cost effective. Doctors with top results earn the Cigna Care Designation.



Indicates doctor with Cigna Care Designation



Quality designations, cost efficiency and other ratings reflect a partial assessment of quality and cost efficiency and should not be the sole basis for decision making. They are not a guarantee of the quality of care that will be provided to individual patients. You are encouraged to consider all relevant factors and consult with your physician when selecting a provider. Providers are independent contractors solely responsible for care delivered. They are not agents of Cigna.

# Cigna Tools to Help You **Take Charge** of Your Benefits

## Locate a quality facility for high-tech imaging

For MRI, CT, or PET scan imaging services, Cigna requires providers to precertify coverage with eviCore before benefits are paid. eviCore has access to a national network of approved radiology centers. Be sure to discuss your options with your doctor. You may save money based on where you receive service. For help locating the most appropriate facility to meet your needs, contact Cigna at **800 530 1314**.

## Manage your health care costs

You have significant influence over your medical expenses. Use in-network providers to take advantage of lower costs and higher benefits, and make smart choices to save money.

- For treatment of minor illnesses or injuries, you can visit a walk-in clinic such as a CVS MinuteClinic® or an urgent care facility instead of an emergency room
- Ask your doctor to prescribe generic drugs whenever possible
- Use the cost and quality tools on **myCigna.com** to help determine the most cost-effective place to receive treatment
- Request a second medical opinion from Advance Medical
- Talk to a Cigna OneGuide representative about Centers of Excellence when scheduling surgeries



# Cigna Tools to Help You Take Charge of Your Benefits

Cigna's Estimate Health Care Costs shows what the plan will pay and what you will pay for certain conditions by providers. You can even compare the procedure by the provider based on their facility affiliation, since cost can vary significantly from one location to another.\*

To estimate your health care costs, go to:

- [Find Care & Costs](#) at the top of the home page
- Select [Reason for Visit](#) and enter the procedure
- Click on [View Results](#)
- Select a doctor
- Scroll down to [Estimated Out-of-Pocket Costs](#) section
- Click on [show math](#) next to the procedure
- Click on [Full Details](#)

Image used for illustrative purposes only. Actual costs will vary.

\*The cost estimates contained in the Directory are designed to help you and your family better understand how much you could pay for the various health care services you've searched for. They are not your final cost and should not be relied on to make final decisions about what health care you receive. Cigna works hard to help ensure cost information is as up to date and relevant as possible, but we cannot guarantee or warrant accuracy. The amount you will owe could be different, based on a variety of factors beyond our control (your plan design, your coverage, claims you may have in process, the doctor or other provider, your out-of-pocket costs to date, your plan deductible, money available in your health care accounts [if applicable], where the service is provided, etc.). These are estimates.

The screenshot shows the Cigna website interface for estimating health care costs. At the top, there's a navigation bar with links: Home, Find Care & Costs, Claims, Coverage, and Spending. Below this, the user is identified as 'GUEST' and the doctor as 'Cunnar, James G, MD'. The main section is titled 'Estimated Out-of-Pocket Cost' with a value of '\$53'. A tip suggests using account funds to pay out-of-pocket expenses. A 'Total Cost Breakdown' table shows 'Total cost before applying coverage' as '\$53'. Below this, 'Your Coverage: Who Pays?' section details the payment structure: Plan Pays \$0, Copay \$0, Deductible - You Pay \$53 (with a note that you pay 100% until the deductible is met), and Coinsurance \$0 (with a note that you pay 15% after the deductible is met). The 'Estimated out-of-pocket cost' is again shown as '\$53'. At the bottom, a section titled 'Use account funds to pay out-of-pocket expenses' shows that the 'Health Reimbursement Account could pay...' \$53, with an available balance of \$1,375. It also mentions 'AUTO PAY ON' for claims being paid automatically. Finally, the 'Estimated out-of-pocket using HRA funds' is shown as '\$0'.

Category	Amount
Estimated Out-of-Pocket Cost	\$53
Tip: Use account funds to pay out-of-pocket expenses	
<b>Total Cost Breakdown</b>	
Total cost before applying coverage	\$53
<b>Your Coverage: Who Pays?</b>	
Plan Pays	\$0
Plan pays 85% after your deductible's met and 100% after your out-of-pocket max is met.	
Copay	\$0
Deductible - You Pay	\$53
You pay 100% of the costs until your deductible's met (the amount you are responsible for paying before your plan begins to pay).	
Remaining Deductible: \$5,000	
Coinsurance	\$0
You pay 15% of the costs after your deductible's met and until your out-of-pocket max is met.	
Estimated out-of-pocket cost	\$53
<b>Use account funds to pay out-of-pocket expenses</b>	
Health Reimbursement Account could pay...	\$53
Available Balance: \$1,375	
AUTO PAY ON: Claims are being paid automatically. Go to the Balances & Account Transactions page to manage your HRA.	
Estimated out-of-pocket using HRA funds	\$0



# Your Prescription Drug Benefits

Your prescription drug benefits are administered by CVS Caremark.

To locate a CVS Caremark network retail pharmacy in your area, check prescription costs, or get started with mail order, visit [caremark.com](https://www.caremark.com) or call a Customer Care representative toll-free at **866 236 8236**, 24 hours a day, seven days a week.

## Fill 90-day prescriptions

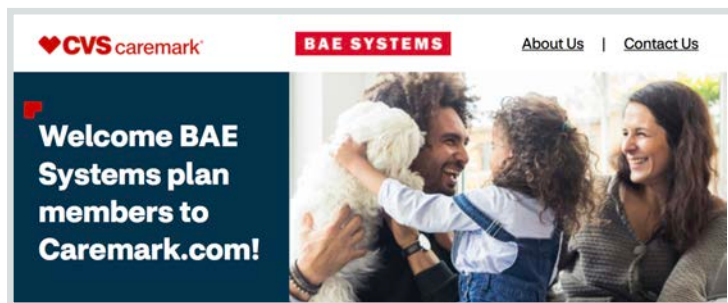
For medications that you take on a regular basis, you must ask your doctor to write your prescription for a 90-day supply.


- You have the choice to fill your 90-day prescription at a CVS Pharmacy, or through convenient home delivery

## Review the Preventive Medication Drug List

The Preventive Medication Therapy List includes medications that help prevent chronic health conditions, such as high blood pressure, when taken regularly. If you take a generic medication that is on the Preventive Medication Therapy List, you will only pay the coinsurance amount, even if you have not yet met your annual deductible.

Here's how to find the Preventive Therapy Drug List on [caremark.com/baesystems](https://www.caremark.com/baesystems). Look below, in the [Drug Lists](#) section, for the link to the [Generics Only Preventive Drug List](#).





### Drug Lists

- [Generics Only Preventative Drug List \(PDF\) >](#)
- [Advanced Control Specialty Performance Drug List \(PDF\) >](#)
- [Advanced Control Specialty Formulary \(PDF\) >](#)

## Transform Diabetes

The CVS Caremark Transform Diabetes Care is a voluntary program that offers free services, support, and tools – including a glucometer from Livongo – to Cigna medical plan members and spouses who are currently on medication to manage their diabetes. Every time you test your blood glucose levels, your numbers will be automatically sent to a secure online account. Plus, you can easily:

- Track your levels, see trends, and share your data with whomever you choose
- Get unlimited test strips and lancets delivered to your door at no additional cost to you
- Receive personalized tips in real time to help you stay on track and make informed choices

CVS Caremark Transform Diabetes Care benefits also include:

- Two diabetes monitoring visits per year at MinuteClinic (at no additional cost to you) to help prevent diabetes-related conditions. These visits include A1c testing, foot exams, body mass index (BMI) assessments, diet consultation, and blood pressure and cholesterol checks
- Personalized, one-on-one coaching with pharmacists to help you stay on track

If you or your dependent are eligible you will receive a welcome kit from CVS Caremark Transform Diabetes Care team.

# Save Time – Manage **Prescriptions** on the Go

## Use Caremark.com and the CVS Caremark App

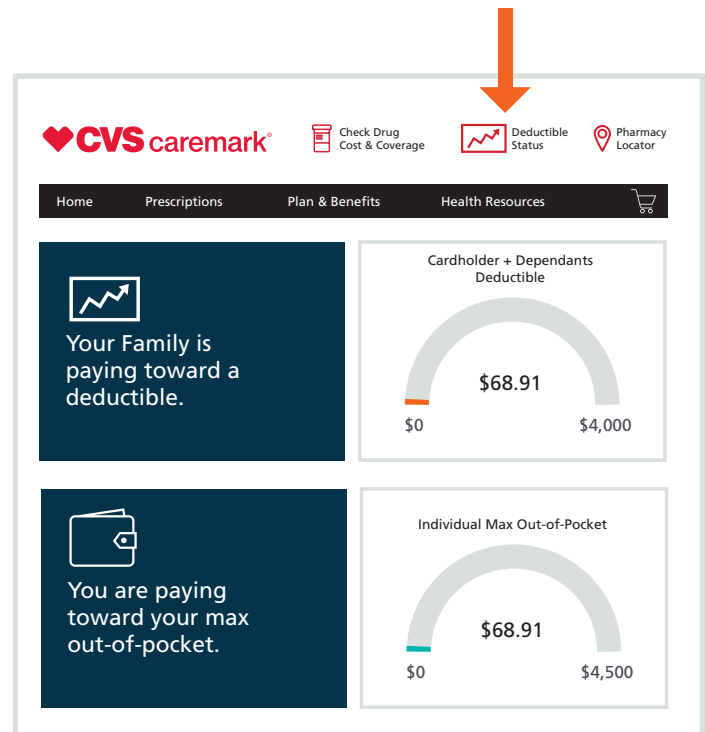
**Caremark.com** and the CVS Caremark app allow you to:

- Refill your existing prescriptions, and check your order status
- Set up your orders for automatic refills
- Get notified when your order is ready
- See which medications are covered and how much they cost
- Learn about any cost-savings opportunities available to you

## Track your annual health care costs

To make it easy to understand where you stand with your annual health care costs, click **Deductible Status** on the top of your home page.

You will see the total expenses you have incurred toward your deductible and out-of-pocket maximum at any point in the year. This will include both prescriptions and medical claims that have been filed with Cigna.\*



\*Be advised that while the deductible and out-of-pocket maximum tracker include prescription and medical claims, you will not be able to see your medical claim detail here. To review your medical claims please log in to your myCigna.com account.

# Other **Important** Benefits Information

## Covering your dependents

If you add a new dependent to your coverage, you will be asked to verify that they are an eligible dependent. You will receive communications from the BAE Systems Benefit Center advising how to complete this. Please remember that eligible dependents are allowed to be covered until age 26. Their coverage will terminate at the end of the month in which they turn age 26.

If you cover dependents under your BAE Systems medical plan, you must indicate whether the company-sponsored plan is their only medical plan or if they have other coverage. This is an annual requirement. If Cigna receives a dependent claim of more than \$500, it will not pay the claim until it receives coverage verification.

To verify if your dependents have additional medical coverage, call Cigna at **800 530 1314** or visit **myCigna.com**, click **Profile** at the top, then select **Update Other Insurance Info** under **Manage My Coverage**, and update your dependents' insurance information. This process helps ensure that the plan pays only valid claims.

## Out-of-network claims

Your medical plan allows you to visit doctors and other providers who do not participate in the Cigna network. However, when you receive nonemergency care outside the network, your share of the costs – including deductibles and coinsurance – will be significantly higher than what you would pay for in-network care.

When you receive out-of-network care, there's a limit to the amount the plan will reimburse. For example, your doctor might charge \$100 for treatment, but the most your plan will pay is \$80. This amount is called the maximum reimbursable charge, and you are responsible for paying any charges above this amount. These charges do not apply to your deductible or out-of-pocket maximum.

## A note about state surcharges

If you receive medical treatment in Louisiana, Massachusetts, Michigan, New York, or Vermont, a state-mandated surcharge will be applied to the total cost of claims for inpatient and outpatient hospital services, diagnostic services, and treatment center care.





# Reviewing Your Explanation of Benefits

The Cigna claims processing system generates an Explanation of Benefits (EOB), for every medical claim you incur. The EOB includes a breakdown of the costs associated with the care you received. It will show:

- The total amount billed by your provider
- Any discount negotiated by Cigna
- What the plan paid for the service
- How much you owe the provider

When you receive a bill from your provider, check that the EOB matches the bill before making a payment.

Your EOBs are available online at [myCigna.com](https://myCigna.com), or you can receive paper EOBs by mail.

**The Summary page gives an overview of the ways your benefits are working for you – quickly see what was submitted, what's been paid, and what you owe.**

Identifies if the provider participates in your plan's network ("in-network") or they are out-of-network.

Identifies if the claim relates to the primary subscriber or a covered dependent.

Name of the primary subscriber.

Date of service and provider name are both listed for easier reference.

The amount you owe does not reflect any amount you may have already paid.

This reflects the total value of your plan – the amount you saved by visiting an in-network health care provider or facility, and the amount paid by your plan.

Cigna Health and Life Insurance Company  
CHATTANOOGA CLAIM OFFICE  
P.O. BOX 182223  
CHATTANOOGA TN 37422-7223

**Cigna**

Cigna Health and Life Insurance Company

JOSEPH FORTE  
222 E 4TH STREET  
HAMILTON CO 81638

**THIS IS NOT A BILL.**  
Your health care professional may bill you directly for any amount that you owe.

Customer service  
Call the number on the back of your ID card or  
(800) 244-6224 (1.800.CIGNA24)  
[www.myCIGNA.com](https://www.myCIGNA.com)  
*If you have any questions about this document, please call Customer Service at the number above. Please have your reference number ready.*

Service date  
June 1, 2020

Reference # / ID  
0431621011141 / U93053597

Provider Network Status:  
IN NETWORK

Account name / Account #  
CO EOB AND EOP / 1610077

**Explanation of benefits**  
for a claim received for JOSEPH FORTE, Reference # 0431621011141

Patient's relationship to subscriber: DEPENDENT

Subscriber Name: JARIN FORTE

**Summary of a claim for services on June 1, 2020**  
for services provided by MOSHAHOSPITAL

Amount Billed	\$250.00	This was the amount that was billed for your visit on 06/01/2016.
Discount	\$0.00	CIGNA negotiates discounts with health care professionals and facilities to help you save money. Using an in-network option is one way you can save. Visit <a href="https://www.myCIGNA.com">myCIGNA.com</a> or call Customer Service to learn more.
What CIGNA plan paid	\$175.00	CIGNA paid \$175.00 to MOSHAHOSPITAL. This is a correction of a previously processed claim.
What I owe	\$75.00	This is the amount you owe after your discount, your CIGNA plan paid, and what your accounts paid. People usually owe because they may have a deductible, have to pay a percentage of the covered amount, or for care not covered by their plan. Any amount you paid since care was received may reduce the amount you owe.
You saved	70%	You saved \$175.00 (or 70%) off the total amount billed. This is a total of your discount and what your CIGNA plan paid. To maximize your savings, visit <a href="https://www.myCIGNA.com">www.myCIGNA.com</a> or call customer service to estimate treatment costs, or to compare cost and quality of in-network health care professionals and facilities.

# Resources

For additional questions or support, please consult the resources below.

## BAE Systems Benefit Center

**888 900 4223**

8 a.m. – 8 p.m. EST  
Monday through Friday

[benefitsnavigator.baesystems.com](https://benefitsnavigator.baesystems.com)

- Login access to BenefitsNavigator
- Benefit eligibility questions
- Beneficiary elections
- Flexible Spending Account (FSA) questions
- Health Savings Account (HSA) enrollment and questions
- Life insurance questions (conversion and/or portability)
- Complete Medicare Enrollment Forms
- New Hire Benefit Enrollment
- Summary Plan Description (SPD) or Plan Document questions
- COBRA questions and assistance
- Retiree medical eligibility

## BAE Systems Benefits

Available at any time

[benefits.baesystems.com](https://benefits.baesystems.com)

- Access information related to your medical plan, prescription plan, well-being programs, and time away from work
- Find out where to go and whom to contact
- Learn the answer to general benefits questions
- Share health and welfare information with your spouse/domestic partner

## BAE Systems Resource Center

**855 223 4782**

8 a.m. – 8 p.m. EST  
Monday through Friday

[resourcecenter.baesystems.com](https://resourcecenter.baesystems.com)\*

- Payroll support: direct deposit, tax withholding updates, paycheck or W2 reprints, PTO accrual inquiries
- HR support: Personal information update, leaves, hires/terminations, ad hoc report request, PeopleSoft changes, recruiting support
- Expense reports

## Cigna

**800 530 1314**

8 a.m. – 8 p.m. EST  
Cigna One Guide Service  
Monday through Friday

Customer service representatives available  
24 hours a day, 365 days a year

[myCigna.com](https://myCigna.com)

- Help with health care or plan questions
- Scheduling appointments
- One-on-one support for complex health situations
- 24/7 Health Information Line for triage and guidance
- Telephonic and webcam medical treatment through MDLIVE
- Access to care, helping to locate doctors, hospitals, and other health care providers
- Resolve health care billing and claim issues
- Preauthorizations
- Answering questions pertaining to Health Savings Account (HSA) and incentives for employees in the Core Plus medical plan
- Guidance in medical claims appeals process and assistance in filing appeals

## CVS Caremark

**866 236 8236**

Customer service representatives available  
24 hours a day, 365 days a year

[caremark.com](https://caremark.com)

- General questions about prescriptions and benefits
- Check prescription costs
- Prior authorization for non-formulary prescriptions
- Learn about switching to a generic or preferred brand prescription
- Locate network pharmacies
- Ordering 90-day supply of maintenance medication through mail order

\*This site can only be accessed through the BAE Systems network.

# Resources

## Advance Medical

**888 230 2442**

Customer service representatives available  
24 hours a day, 365 days a year

[advance-medical.com/baesystems](http://advance-medical.com/baesystems)

- Receive a free second medical opinion on a diagnosis, treatment, or prescription

## Delta Dental of Virginia

**800 237 6060**

Monday through Thursday, 8:15 a.m. – 6 p.m.;  
Fridays, 8:15 a.m. – 4:45 p.m. EST

[DeltaDentalVA.com](http://DeltaDentalVA.com)

- Receive answers to questions on dental benefits
- Locate providers

## EX Program

Employee sign-up link:

[becomeanex.org/signup/4employees](http://becomeanex.org/signup/4employees)

Spouse/Domestic Partner sign-up link:

[becomeanex.org/signup/4dependents](http://becomeanex.org/signup/4dependents)

- Access free video and digital content on preparing to quit tobacco and remain accountable
- Use interactive tools for setting a quit date, tracking tobacco use, and beating triggers
- Receive 4 weeks of nicotine patches, gum, or lozenges delivered to your home for free

## MDLIVE

**888 726 3171**

Customer service representatives available  
24 hours a day, 365 days a year

[mdliveforCigna.com](http://mdliveforCigna.com)

- Connect with a board-certified physician
- Receive the care you need when you need it, via phone or video
- Get prescriptions and care for minor ailments

## VSP

**800 877 7195**

Monday through Friday, 5 a.m. – 8 p.m.;  
Saturdays, 6 a.m. – 5 p.m. PST

[vsp.com](http://vsp.com)

- Receive answers to questions on vision benefits
- Locate providers

## WINFertility

**855 620 0989**

Monday through Friday, 9:00 a.m.-7:30 p.m. EST

<http://managed.winfertility.com/baesystems/>

- Discuss your family building benefit options with a WINFertility representative
- 24/7 access to a WINFertility Nurse Care Manager to answer questions, provide education, statistics, and help ease the emotional strain of infertility



BAE Systems, Inc.  
2941 Fairview Park Drive  
Falls Church, VA 22042

[www.boesystems.com](http://www.boesystems.com)

All employees and covered dependents participating in a medical plan through Cigna will be eligible for the comprehensive health and wellness benefits described in this brochure, with the exception of WINFertility which is only offered to employees and spouses/domestic partners.

This is only a brief overview. It is not intended to address all plan features that may apply to you. If there is any conflict between the language in this brochure and the language in the plan legal documents, the language in the plan legal documents will govern. In addition, this overview creates no rights between you and BAE Systems. Any participant rights are solely as described in the plan legal documents.

While BAE Systems expects to continue its benefit plans, these plans are subject to change and may be discontinued at any time, at the sole discretion of BAE Systems. Benefit provisions vary among BAE Systems businesses; so, if you transfer within BAE Systems, your benefits may change.

BAE Systems medical plans are funded by BAE Systems and administered by Cigna Health and Life Insurance Company. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Behavioral Health, Inc. and Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

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