

Say 'yes' to a better you

No matter where life takes you,
BAE Systems benefits support
every aspect of your life.

Mental health support
you can depend on

Make your money
work for you

Boost your health
with a two-minute
sleep quiz

New family member?
Take time to bond



Your personal health guide

Get help understanding your medical plan, addressing medical concerns, or getting answers to your questions with a Cigna One Guide representative.



Get rewarded for being well

Want to earn dollars to help offset your medical out-of-pocket costs? You can with the Cigna Wellness Incentive Program. You and your covered spouse can be rewarded for staying on top of annual physical, dental, and vision exams, and other health-related activities. Don't leave money on the table—get started by visiting benefits.baesystems.com. It's not too late to earn your 2019 dollars.



Are you part of the 40%?

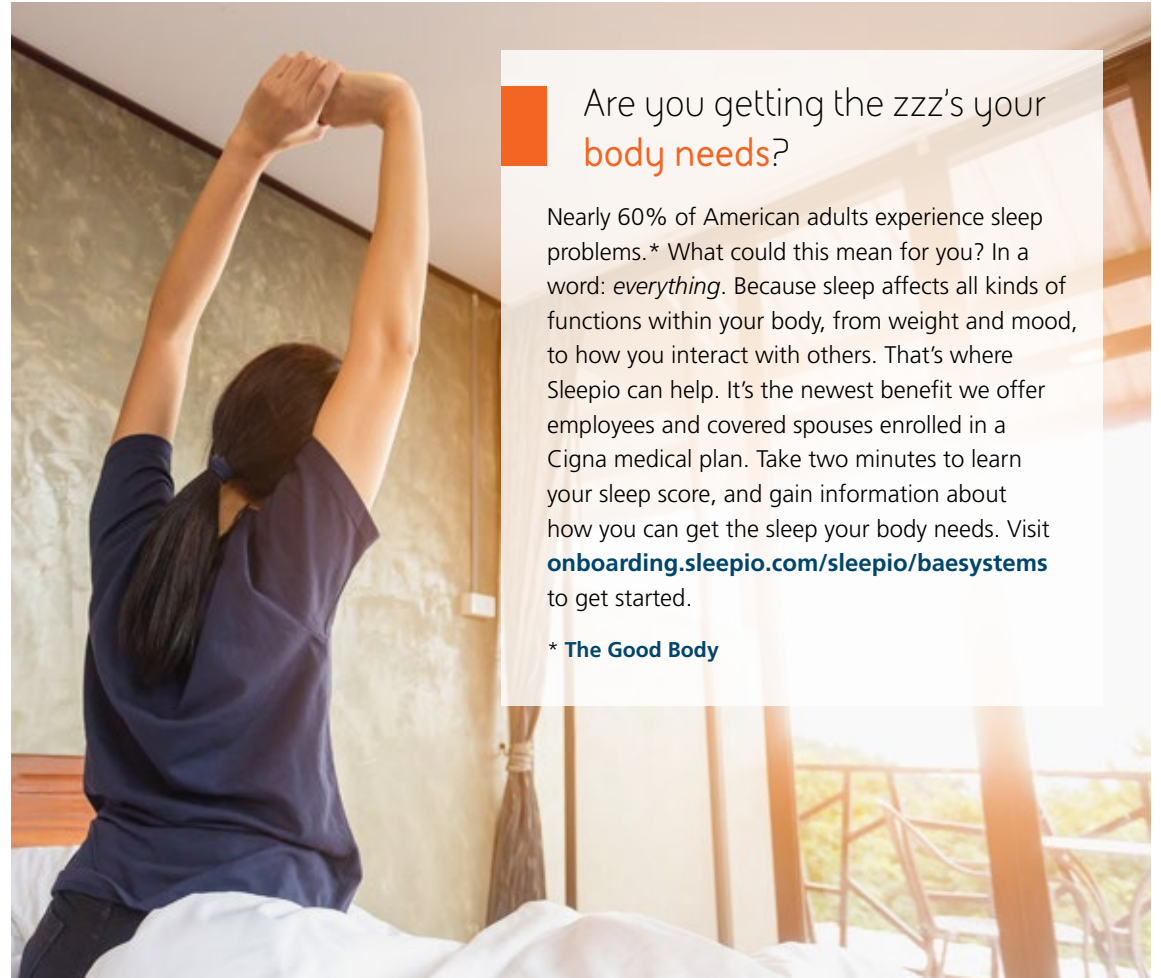
About 40% of employees covered under a Delta Dental plan don't get their teeth cleaned.

A healthy smile is a key part of your overall health, and your teeth say a lot about what's going on in your body. Take advantage of your plan benefit by getting your teeth cleaned twice a year. Cleanings are covered 100% when you see a Delta Dental dentist.

If you're enrolled in a Cigna medical plan, you and your covered spouse can earn Wellness Incentive dollars by having an oral exam during your annual teeth cleanings and then completing the dental risk assessment on deltadentalva.com.

BAE Systems will contribute your incentive directly to your Health Reimbursement Account (HRA) or Health Savings Account (HSA). It doesn't get much easier than that.

Physical



Are you getting the zzz's your body needs?

Nearly 60% of American adults experience sleep problems.* What could this mean for you? In a word: *everything*. Because sleep affects all kinds of functions within your body, from weight and mood, to how you interact with others. That's where Sleepio can help. It's the newest benefit we offer employees and covered spouses enrolled in a Cigna medical plan. Take two minutes to learn your sleep score, and gain information about how you can get the sleep your body needs. Visit onboarding.sleepio.com/sleepio/baesystems to get started.

* **The Good Body**

Care options you can trust

Virtual care, expert medical opinions, walk-in clinics—as a BAE Systems employee, you have options when it comes to getting the care you need.



Get quality care from anywhere

Virtual care: It's like a doctor's visit, but you never have to leave your house. If you have a Cigna medical plan, you can video chat with a board-certified doctor, be diagnosed, and get medication if needed, all via a secure video-based chat through your laptop or mobile device. **No waiting rooms. No driving to the doctor's office.** All sessions are private, and no prior authorization is needed. Once you reach your deductible, you pay only the applicable coinsurance for each virtual visit.



Access to expert medical opinions

Sometimes, you need a second opinion from an expert. You have that (and more) with **Expert Medical Opinion** from Advance Medical. With just one phone call, a Physician Case Manager (a certified M.D.) will be assigned to you. Your Physician Case Manager will gather your medical records and assemble a team of expert physicians to review your case. You'll receive an Expert Medical Opinion Report, and your Physician Case Manager will work with you on determining your next steps. This benefit is offered to you and your family free of charge. You don't need to be enrolled in a BAE Systems medical plan.



Walk into a clinic for minor issues

You don't have to schedule an in-person doctor's visit when you need care for a minor illness or vaccinations. Save time by visiting an **urgent care facility** or a **walk-in clinic** at a major pharmacy, such as CVS. Nurse practitioners and physicians' assistants can assist you and write prescriptions when necessary. Plus, many of these facilities have evening and weekend hours, so you can get the care you need, when you need it.

Financial

Plan for your future by saving today

Whether you're new to the workforce or a seasoned professional, you can strengthen your financial future by participating in the BAE Systems **401(k) Savings Plan**. The Plan allows you to contribute up to 50% of your eligible salary on a before-tax, Roth, and/or after-tax basis per paycheck, up to IRS limits, and earn a company match while doing so (some exceptions may apply).

You can choose from a broad range of investment options, including target date funds that allow you to set it and forget it based on your intended retirement date. Pay yourself first, and enhance your financial peace of mind. And if you're already participating in the Plan, consider increasing your contributions. Now is a great time to start saving for a more secure financial future.

Why pay more for the things you love?

You have access to exclusive offers and promotions through employee discounts. Save on computers and electronics, wellness products and services, and more.

Plus, get exclusive discounts on car purchases, wireless plans, pet insurance, and more.

Coming soon

Scrambling for backup day care? Worried about how an elderly loved one will manage on their own at home? Help is on the way from **Bright Horizons**. Stay tuned for details about this new benefit.

Emotional

You don't have to go it alone

Stress. Family issues. Substance use. Regardless of the issue you're facing, the **Cigna Employee Assistance Program (EAP)** provides you and members of your household with free, confidential support. Receive up to eight free, confidential, in-person, or virtual visits per issue with a licensed professional counselor each year. You also have 30 minutes of legal counseling and 60 minutes of identity theft counseling at no cost to you. And you don't need to be enrolled in a BAE Systems medical plan to use this service. The EAP is provided free of charge by BAE Systems.

Can't make it in for an appointment? As a BAE Systems employee, you and members of your household can receive quality care when, where, and how it works best for you through face-to-face, video-based services on your smartphone, tablet, or computer. This service is available to everyone, regardless of their medical plan enrollment.

For more information, log in or create an account on myCigna.com. If you need someone immediately, contact Cigna at **1-800-530-1314**.

Enjoy time to bond with new family members

Take time away from work to care for and bond with your newborn or newly adopted child. **Paid Parental Leave (PPL)** gives regular full-time employees up to 80 hours of time away and regular part-time employees up to 60 hours of time away with 100% of their salary. You can add PPL hours onto another leave, such as PTO, or certain other state-provided paid leaves, if applicable, to extend your bonding time. Use PPL anytime within the first year following the date of your child's birth or adoption.



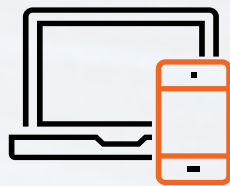
Support where it counts

Visit benefits.baesystems.com for information about the benefits mentioned here, plus additional financial, emotional, and time-away benefits available to you.



Live your **best life**

At home. At work. On the go. BAE Systems benefits support you anytime, anywhere.



Ready to make your benefits work for you?

Learn more by visiting the well-being section at benefits.baesystems.com.

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