



## Plan your route

No matter where life takes you, your BAE Systems benefits can support you along the way. We offer a range of benefit options designed to address the diverse needs of you and your family throughout your career with us. As a result, you can change your benefits to support your life journey.

Annual Enrollment is your opportunity to review all your benefits – not just medical – and make decisions for next year. Even though our benefit plan options are not changing, a different plan may better fit your needs for the upcoming year.

Take some time to think through your options. Once you've decided, it only takes a few minutes to complete the Annual Enrollment process and submit your elections for next year. You can go back and change your mind throughout the Annual Enrollment period, but don't wait until the last minute to make your elections!

Keep in mind that you can't make changes to your benefits during a calendar year unless you experience a qualified life event, such as getting married or welcoming a child to your family.

### Don't miss your opportunity!

Now is your time to review your medical coverage and other benefit options during Annual Enrollment to ensure that you are enrolled in the benefits that best support you and your family.

**Actively choose your benefits.** Your current plan may not be the best fit for you next year. But even if you think it is, it's smart to step through the enrollment process to review your options and see if any adjustments might better support you in the upcoming year.

**If you don't take action, you will default** to the same benefits you have now, with the exception of any Flexible Spending Accounts (FSAs). If you want to contribute to a Health Care and/or a Dependent Care FSA and take advantage of their pretax savings, you must elect to participate each year. Note, you do not have to enroll in any of our health plans to participate in these tax-advantaged accounts.



# Things to consider for 2025

It's important to reevaluate your benefits every year. Highlights for 2025 are provided below; for more details, visit [benefits.baesystems.com](https://benefits.baesystems.com).

✓ **Our medical, dental, and vision plan options aren't changing.** But the right plan for you and your covered family members for next year may be different from what you have now. Be sure to review your options, just in case. If you enroll in a Cigna plan, ID cards will not be issued in 2025, but virtual ID cards are available at [myCigna.com](https://myCigna.com).

✓ **Our Health Care FSA contribution limit is increasing to \$3,200 for 2025.** Given IRS rules to use or lose funds each year, **FSA contributions must be elected during Annual Enrollment** if you want to participate. Consider increasing your contribution to take advantage of the higher limits.

✓ **Health Savings Account (HSA) contribution limits are increasing for 2025.** The maximum HSA contributions for 2025 will be \$4,300 to a Health Savings Account (HSA) if you have self-only coverage and \$8,550 for family coverage. If you choose the HSA Standard or HSA Select medical plan, BAE Systems will contribute \$750 for individual medical coverage or \$1,500 for family coverage. This company contribution reduces the maximum you can defer to an HSA to \$3,550 for individual coverage and \$7,050 for family coverage, because the IRS limits the total annual contributions from all sources.

Like your 401(k) Savings Plan, your HSA contribution elections carry over from year to year, and you can change your contribution and investment elections throughout the year as needed. If you are between the ages of 55 and 65, you can contribute an additional \$1,000 annually to your HSA.

✓ **New for 2025 – Hinge Health will be offered to Cigna participants.** Learn more in the article on the next page about this new virtual physical therapy benefit.

## Prepare for life's bumps along the way with voluntary supplemental benefits

We offer three supplemental coverage options that can be paired with your medical plan and can provide benefits in certain situations: if you're injured in an accident, require hospital care, or are diagnosed with a covered critical illness. These employee-paid supplemental benefits offer financial protection to help you with expenses if you experience a covered event, but you will still need medical insurance to pay for most of your health care.

## Remember: Medical insurance works like car insurance

**Don't let the words "high deductible" intimidate you.** If you set a high insurance deductible for your car, then your premiums are lower, but you must pay up to your deductible if you have claims. Similarly, our HSA medical plans come with higher deductibles and out-of-pocket limits, but they also come with lower paycheck deductions for premiums and **may result in lower total costs for you.** Visit [benefits.baesystems.com](https://benefits.baesystems.com) to see if this type of plan may be right for you.



# Virtual physical therapy through Hinge Health



Hinge Health offers **free** virtual physical therapy for back, joint, muscle care, and pelvic health support. Employees and dependents age 18 and older who are enrolled in a national Cigna medical plan are eligible to take advantage of these personalized services. While these benefits launch on January 1, 2025, you can join the Hinge Health wait list today by visiting [hinge.health/baesystems-ae](https://hinge.health/baesystems-ae).

## Back, joint, and muscle care

With the Hinge Health app, you can get treatment at no cost to you, whenever and wherever you need it. Once you complete your application, you'll have access to an exercise-based physical therapy program with dedicated one-on-one support to keep you moving!

Hinge Health can help with:

- Reducing pain or improving mobility
- Recovering from an injury
- Preparing for and recovering from surgery
- Staying healthy and pain free

## Pelvic health support

Hinge Health's Pelvic Health Program offers support for your unique musculoskeletal needs through virtual physical therapy. The program addresses all stages of life, including pregnancy, postpartum, and menopause.

Once you join Hinge Health, you'll work with a specialized care team, including a pelvic floor physical therapist, a women's health coach, and, if needed, a urogynecologist, to meet your goals. They'll develop a personalized exercise plan for you, making any necessary changes over the course of your treatment.

## Your Annual Enrollment checklist

- Starting today: Visit [benefits.baesystems.com](https://benefits.baesystems.com)** for what you need to know about your 2025 benefit options.
- During Annual Enrollment: Explore the Medical Plan Evaluator on BenefitsNavigator.**
  - The Medical Plan Evaluator will reflect your 2023 medical plan usage (if you were enrolled in a BAE Systems medical plan for the full 2023 year).
  - If you have claims data preloaded, run the tool before making adjustments to see an initial view of your plan option costs and rankings.
  - Next, model your expected medical plan usage for 2025 to help determine which medical plan can best meet your upcoming needs.
- Review and update your beneficiaries** for your life and other insurance benefits, as well as any HSA balance. Visit [benefits.baesystems.com](https://benefits.baesystems.com) for more details about how to update your beneficiaries, which you can do at any time.
- November 6 – 20: Enroll in the benefits that are best for you.** Go to [benefits.baesystems.com](https://benefits.baesystems.com) and link to **BenefitsNavigator** at the top of the page. Enrollment is available 24/7 beginning November 6.

**Annual Enrollment ends at 11:59 p.m. Central time on Wednesday, November 20.**  
**After this time, the Medical Plan Evaluator will no longer be available.**

**Important! For those whose benefits are governed by a Collective Bargaining Agreement (CBA):** As provided by your CBA, certain benefits may differ from those described on the Benefits website or in this enrollment mailer, so some benefits and provisions may not apply to you.

## Need help?

From 8 a.m. to 8 p.m. Eastern time, Monday through Friday, chat with a benefits representative while you're using **BenefitsNavigator**, or call the BAE Systems Benefit Center at **1 888 900 4223**.

*Si usted necesita información en español, por favor llame a la Benefit Center a **1 888 900 4223**.*



**BAE Systems Benefit Center**  
P.O. Box 64020  
The Woodlands, TX 77387-4020



**Annual Enrollment:  
November 6 – 20**

Get ready to choose your benefits for 2025.

**Look inside for more!**



Benefits that go  
where life takes you

Take a moment to choose your benefits during  
Annual Enrollment for 2025: **November 6 – 20.**