

Get ready to choose what fits for 2022



Annual Enrollment is your chance to choose the medical plan that best fits your needs for next year. For 2022, you will have a choice between two medical plans:

HMSA PPO

Kaiser HMO



If you are currently enrolled in the HMSA HMO, you will need to choose a new plan for 2022 since this plan will no longer be offered.

Your life continues to evolve, so it makes sense that your benefit coverage needs may also change. During Annual Enrollment, spend some time thinking about how you and your family use your medical coverage, so the right plan doesn't pass you by.

If you don't enroll by October 27:

If you are enrolled in the HMSA HMO and do not take action during Annual Enrollment to select a new plan or waive coverage, you will default to the HMSA PPO plan that will cover you and any family members you cover today.

If you are currently enrolled in the HMSA PPO or the Kaiser HMO and wish to stay enrolled in your current plan for 2022, no action is required.

If you are not currently enrolled in a BAE Systems medical plan and do not want to enroll in one of the two plan options for 2022, no action is required.

Check out the "Terms to know" page on benefits.baesystems.com to learn more about key terms that apply to your benefit options.

Mark your calendar! Enrollment ends at 11:59 p.m. Central time on Wednesday, October 27.

How your 2022 medical plans stack up

This year, you have two plans to choose from – the HMSA PPO and the Kaiser HMO. Both of these plan options are currently offered, and the benefit plan designs are not changing for 2022. Both options will continue to cover preventive care services such as yearly checkups, screenings (like mammograms and colonoscopies), and immunizations at 100%.



A closer look at how the plans compare

Plan Features	HMSA PPO	Kaiser HMO
Provider flexibility	In-network and out-of-network coverage	In-network coverage only
Deductible Amount you pay before the plan begins to cover costs	Individual: \$200 Family: \$600	None
Out-of-pocket maximum The maximum you will pay annually toward medical care expenses	Individual: \$2,200 Family: \$6,600	Individual: \$2,500 Family: \$7,500
Coinsurance The portion of charges you pay after meeting your annual deductible	You pay 20% coinsurance after deductible	Generally, you pay no coinsurance. Costs may vary for certain services
Office visit (primary care and specialist)	\$12 copay	\$15 copay
Urgent care	\$12 copay	\$15 copay
X-ray and lab	20% coinsurance after deductible Outpatient lab: You pay nothing	10% coinsurance
Prescription drugs		
Network	CVS Caremark pharmacy network and mail-order service	Kaiser pharmacy network and mail-order service
Out-of-pocket maximum for prescription drugs The maximum you will pay annually toward prescription expenses	Individual: \$3,600 Family: \$4,200	No separate out-of-pocket maximum for prescription drugs
Retail (up to a 30-day supply)	You pay a copay (the plan deductible does not apply): Generic: \$7 Preferred brand: \$30 Non-preferred brand: \$75 Specialty medication: \$100 (preferred brand) \$200 (non-preferred brand)	You pay a copay: Generic: \$3 (maintenance) \$10 (non-maintenance) Preferred brand: \$45 Non-preferred brand: Not covered Specialty medication: \$200
Mail order (up to a 90-day supply)	Generic: \$11 Preferred brand: \$65 Non-preferred brand: \$200	Generic: \$6 (maintenance) \$20 (non-maintenance) Preferred brand: \$90 Non-preferred brand: Not covered

Save money to help pay for your medical care

Consider contributing to the Health Care Flexible Spending Account (FSA) for 2022. This account allows you to pay for eligible medical, dental, and vision expenses using pretax paycheck contributions. For 2022, you can contribute up to \$2,750. Visit benefits.baesystems.com for FSA details.



Your Annual Enrollment checklist



Consider

- ☐ Use this guide to learn about your plan options.
- ☐ Visit benefits.baesystems.com for more details about Annual Enrollment for 2022, including links and phone numbers you may need.

Compare

- ☐ Use the chart in this document to compare your two medical plan options. For more details about each option, visit benefits.baesystems.com.

Choose

- ☐ **October 13 – 27:** Go to benefits.baesystems.com and link to BenefitsNavigator at the top of the page.
- ☐ Enroll in your medical plan for 2022.
- ☐ Consider contributing to a Flexible Spending Account. **These contribution elections do not carry over from year to year.**
- ☐ Review and update your life insurance coverage and beneficiaries.
- ☐ Consider updating your 401(k) contribution rate and reviewing your investment strategy.
- ☐ Review and consider your needs for legal coverage, as Annual Enrollment is your only opportunity to elect or drop this coverage.
- ☐ Review your enrollment confirmation for accuracy, and keep a copy for your records.

Have questions or need assistance?

New! A web chat service will be available October 13 – 27. If you need assistance, just click on the chat icon when it appears.

If you still have questions or need to enroll by phone during Annual Enrollment, call the **BAE Systems Benefit Center** at **1 888 900 4223**, 8 a.m. – 8 p.m. Eastern time, Monday through Friday.

A final note: This material provides general information about upcoming changes to BAE Systems medical plans. It is only a brief summary. Efforts have been made to ensure the accuracy of this information; however, if there is any inconsistency between this material and any benefit plan documents, the terms of the benefit plan documents will govern. If information in this summary is inconsistent with applicable laws, those laws shall govern. BAE Systems, Inc. reserves the right to amend, modify, or terminate any plan, in whole or in part, at any time at its sole discretion. Lastly, benefit provisions vary across BAE Systems; thus, if you transfer within the company, your benefits may change.

BAE SYSTEMS

BAE Systems Benefit Center

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Annual Enrollment is October 13 – 27

Choose the medical plan that best fits your needs for 2022.

One size doesn't fit all

Take your pick between two medical plan options for 2022.

Annual Enrollment is October 13 – 27, 2021.

