

# BENEFITS

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2024 New Hire Guide



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# 2024 Employee Weekly Premiums

Full-time	EE only	EE + SP or EE + Child(ren)	Family
MEDICAL PREMIUMS			
Advantage HRA	\$29.89	\$72.24	\$123.38
Premium HSA	\$9.49	\$31.44	\$65.23
Premium Plus HSA	\$21.03	\$54.52	\$88.31
Select HSA	\$3.05	\$15.39	\$42.36
Health Hawaii PPO (Hawaii)	\$22.57	\$53.58	\$82.42
Cigna Global (Expat)	\$22.57	\$53.58	\$82.42
DENTAL PREMIUMS			
Delta Dental Premium	\$3.19	\$9.67	\$14.98
Delta Dental Basic	\$1.29	\$5.75	\$9.39
Cigna Global (Expat)	\$2.01	\$6.56	\$10.30
VISION PREMIUMS			
Basic VSP	\$1.53	\$3.07	\$4.37
Premium VSP EasyOptions	\$2.58	\$5.50	\$7.83

Part-time premiums are available on [outsidegulfstream.com/benefits](https://outsidegulfstream.com/benefits)

# Explore Your Benefit Options

## Medical Benefits

### Medical Coverage Options

You will have four medical plan options to choose from: one with a health reimbursement account and three with a health savings account.



These two types of accounts help you offset costs associated with qualified healthcare expenses that you or your dependents may incur. Each plan covers the same services, but varies in premiums (the amount you pay as a payroll deduction each pay period), deductibles, out-of-pocket maximums, coinsurance and company contributions to your HRA or HSA.

#### Advantage HRA

- Gulfstream contributes \$400 to your health reimbursement account (HRA)
- Prescriptions are not subject to the deductible
- \$400 contribution is use-it or lose-it

#### Premium Plus HSA

- Gulfstream contributes seed money to your health savings account (HSA)\*
- Seed is prorated based on the number of months remaining in the year
- Seed of \$600 single | \$1,200 family

#### Premium HSA

- No Gulfstream seed – premiums reduced by seed amount

#### Select HSA

- No Gulfstream seed – premiums reduced by seed amount

**Employees who do not make benefit elections will default to the Select HSA plan at employee only coverage.**

\* Employees enrolled in Tricare, medicare, or a non-high deductible plan are not eligible to make or receive contributions into an HSA.

## Coverage in the medical plan

Plan names	Advantage HRA	Premium Plus HSA	Premium HSA	Select HSA
Deductible (single/family)	\$1,000 / \$2,000	\$1,600 / \$3,200	\$1,600 / \$3,200	\$2,700 / \$5,400
Out-of-pocket maximum (single/family)	\$2,500 / \$5,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$4,100 / \$8,150
Coinsurance (amount you pay)	10% (after deductible)	10% (after deductible)	10% (after deductible)	20% (after deductible)
Rx drugs coinsurance (preferred/prime)	10% / 30% (no deductible)	10% / 30% (after deductible)	10% / 30% (after deductible)	20% / 40% (after deductible)
Gulfstream funding to tax-saving accounts	\$400 (single or family)	\$600 / \$1,200 (single / family)	No Gulfstream funding	

# Network Providers

## Medical Plan Network

Anthem BCBS is the administrator of the medical plans and the provider network. All of our medical plan options have in-network and out-of-network coverage. You pay less when you go to an in-network provider due to their contracted, lower rates with Anthem BCBS.

## Pharmacy Network through Express Scripts (ESI)

When you enroll in a Gulfstream medical plan, you'll automatically receive prescription drug coverage through Express Scripts.

Express Scripts offers 24/7 services along with mail order prescription services, a nationwide network of pharmacies that offers good discounts, and a General Dynamics Preferred Retail Network with even better discounts through national retailers – Kmart, pharmacies within Target, Walgreens, Walmart, and the Community Pharmacy Network (CPN) of independent pharmacies.

You can use pharmacies in the Express Scripts network and the General Dynamics Preferred network. If you choose to go to an out-of-network pharmacy, your prescription drug will not be covered by the plan. Meaning, you will be responsible for the full cost of the medication, nor will the cost be credited towards your deductible.

- Specialty medications must be filled through Accredo Speciality Pharmacy.

## Preventative Medications

30- or 90-day supplies of preventive generic drugs are covered at 100% for the following chronic conditions/drug classes:

- Anti-angina
- Antiarrhythmics
- Anti-coagulants/Anti-platelets
- Asthma/COPD medications
- Bowel prep
- Diabetes medications and supplies — including insulin, lancets, and test strips (select brand)
- Heparins/Low molecular weight heparin
- High blood pressure medications
- High cholesterol medications
- Malaria medications
- Osteoporosis
- Select brand and generic respiratory medications
- SSRIs for depression treatment
- Preventive drugs/devices specified by the Affordable Care Act, such as contraceptives and tobacco cessation



# Health Reimbursement Account (HRA)

What is an HRA?

A health reimbursement account is an employer-funded account that allows employees to pay for eligible out of pocket medical expenses. This account is embedded in and administered by Anthem BCBS.

Employer-  
funded  
reimbursement  
account

## **Gulfstream funded**

Gulfstream contributes \$400 and this is not taxable to the employee.

- Employees cannot contribute additional funds to the HRA
- Contribution is prorated by the number of months remaining in the year

## **Use it or lose it**

Unused funds do not rollover.

## **Covered expenses**

Funds can only be used for expenses covered by the medical plan and prescription drug plan.

## **Debit card**

Account comes with a debit card to use at the point of sale.

# Health Savings Account (HSA)

## What is an HSA?

A health savings account provides a tax-free\* opportunity to save for qualified healthcare expenses today and in the future, for those eligible. The 2024 maximum contributions are \$4,150 for single coverage and \$8,300 for family coverage. The HSA is administered by Fidelity Investments. Additional information on the HSA is available on [outsidegulfstream.com/benefits](https://outsidegulfstream.com/benefits).

It's like a 401(k) for healthcare expenses, only better!



### **Use now or later**

Pay for expenses now or in the future

### **Save tax-free\***

Save money for eligible healthcare expenses

### **Take it with you**

It's your money, even if you leave Gulfstream

### **Roll over funds**

No "use it or lose it" rule at the end of the year

### **Grow your savings**

Tax-free\* interest and investment income

### **Receive seed money**

Gulfstream contributes to the Premium Plus HSA  
Contributions are prorated by the number of months remaining in the year.

*\* Some states tax contributions/earnings. Check with your tax advisor.*

## Questions About the HSA

AM I ELIGIBLE?	HOW DO I CONTRIBUTE?	HOW DO I PAY FOR SERVICES?
<ul style="list-style-type: none"><li>• Enrolled in an HSA plan</li><li>• Not covered by a non-high deductible health plan</li></ul>	<ul style="list-style-type: none"><li>• Through payroll deductions</li><li>• Lump-sum deposit any time</li><li>• One-time rollover from your IRA</li></ul>	<ul style="list-style-type: none"><li>• Fidelity debit card</li><li>• Fidelity BillPay<sup>®</sup></li><li>• Fidelity checkbook</li><li>• Reimburse yourself</li></ul>

If you have TRICARE, Medicare, or a non-high deductible plan, you're not eligible to make or receive contributions to an HSA.

## HSA Contributions

- Gulfstream contributes a seed if you elect the Premium Plus HSA
  - \$600 single | \$1,200 family
  - Prorated by number of months remaining in the year
- 2024 maximum contribution
  - \$4,150 single coverage | \$8,300 family coverage
- Catch-up contribution of \$1,000 for individuals 55 or older
- Change your contribution at any time

*Seed: The amount of money Gulfstream contributes to your HSA to help you pay for eligible healthcare expenses.*

# Flexible Spending Accounts

Gulfstream offers two types of flexible spending accounts: the **healthcare FSA** and **dependent care FSA**. They allow you to set aside pre-tax dollars for eligible out-of-pocket healthcare costs (medical, dental and vision) and childcare expenses. Both accounts are administered by HealthEquity.

Healthcare FSA	Limited Use FSA	Dependant Care FSA
<ul style="list-style-type: none"> <li>• Use it for medical, dental and vision expenses for yourself and eligible dependents</li> <li>• Minimum \$100   Maximum \$3,050</li> <li>• Only for employees who are <b>NOT</b> making or receiving HSA contributions</li> <li>• May roll over up to \$610 of unused funds to 2025</li> </ul>	<ul style="list-style-type: none"> <li>• Use it for dental and vision expenses only for yourself and eligible dependents</li> <li>• Minimum \$100   Maximum \$3,050</li> <li>• Available for employees who are making or receiving HSA contributions</li> <li>• May roll over up to \$610 of unused funds to 2025</li> </ul>	<ul style="list-style-type: none"> <li>• Use it for daycare expenses for dependent children under age 13</li> <li>• Minimum \$100   Maximum \$5,000</li> <li>• Use it or lose it – unused funds do not roll over</li> </ul>

## ROLLOVER ALLOWANCE FOR HEALTH CARE FSA

If you roll over any unused Health Care FSA amounts to the next plan year and make an active FSA election during enrollment, the rollover funds will be available in your elected FSA type (either Full Use or Limited Use) on March 31, 2025. If you do not make an active Health Care FSA election during enrollment, the rollover funds will automatically be placed in a Limited Use Health Care FSA on March 31, 2025 (to ensure you are not prohibited from contributing to a Health Savings Account).

## Dental Benefits



### Delta Dental

Nationwide network of dental providers

In- and out-of-network benefits

Choose a dentist from Delta's PPO or Premier network

We have two dental plan options that offer nationwide provider access. Both plans include 100% coverage for most preventive and diagnostic services, along with coverage for restorative and major service.

Benefit	Premium Plan - In-network	Basic Plan - In-network
Preventive / diagnostic care	Plan pays 100%	Plan pays 100%
Annual deductible (single / family)	\$50 individual / \$100 family	\$75 individual / \$150 family
Basic care (e.g., routing fillings)	20% employee coinsurance (after deductible)	30% employee coinsurance (after deductible)
Major care (e.g., crowns)	30% employee coinsurance (after deductible)	50% employee coinsurance (after deductible)
Orthodontia	50% employee coinsurance (to lifetime maximum)	Not covered
Annual maximum (does not include preventive / diagnostic care or orthodontia)	\$2,500 per person	\$1,000 per person
Orthodontia lifetime maximum	\$3,000 per person	Not covered

Employees who do not make benefit elections will default to no dental coverage.

# Vision Benefits

- Vision Service Plan (VSP)
- Routine eye care
- In- and out-of-network benefits
- No ID card required



There are two vision plan options that offer nationwide provider access. Both plans include coverage for routine eye exams, lenses and frames.

Benefit	Premium VSP EasyOptions - In-Network	Basic VSP - In-network
Routine exam (1 per calendar year)	\$10 copay	\$10 copay
Eye glass lenses* (1 per calendar year)	\$20 copay	\$20 copay
Contact lenses* (1 per calendar year)	\$20 copay / \$200 annual maximum	\$20 copay / \$200 annual maximum
Coating	100% coverage of photochromic lenses if chosen as the ONE enhancement for the calendar year	Not covered
Tints	100% coverage for anti-reflective coating if chosen as the ONE enhancement for the calendar year	Not covered
Frames	\$20 copay up to \$200 per year; \$100 additional allowance if chosen as the ONE enhancement for the calendar year	\$20 copay up to \$200 maximum every other year
Laser surgery	Discounts available	Discounts available

\*Limited to one lens benefit (either eye glass or contacts) per year.

Employees who do not make benefit elections will default to no vision coverage.

## 401(k)

The 401(k) Plan, administered by Fidelity, is an easy and effective way to save for the future with help from Gulfstream.

- You are immediately eligible to participate in the 401(k) Plan.
- You can contribute 1% to 75% of eligible pay up to the IRS annual maximum.
- Contributions can be made on a pre-tax, after-tax or Roth basis and can be changed at any time during the year
- Auto enrollment at 6% at 30 days of employment, unless participation is waived, or a different contribution is chosen

### Gulfstream Company Match

- Gulfstream matches 100 percent of the first 6 percent of your contributions.
  - Immediate vesting of company matching contributions

### IRS 401(k) Limits

Each year, the IRS establishes certain limits that the plan and its participants must follow. For 2024, the following limits are applicable to this plan:

- Annual Contribution Limit: \$23,000
  - Pre-tax and Roth 401(k) contributions combined.
- Catch-up Contribution Limit: \$7,500
  - Additional pre-tax and/or Roth 401(k) contributions available if age 50 or older during the plan year and reach the annual contribution limit stated above.

### Rollovers

You may be able to roll over balances from another eligible employer's plan or individual retirement account (IRA). Additional information and rollover directions are located on [gdbenefits.com](https://gdbenefits.com).

## Disability Benefits

Disability benefits provide income protection when you are unable to work due to a non-work-related illness or injury. You are automatically enrolled in the short-term and long-term disability plans.

### Short-term disability

- Company provided benefit: 70% of base pay up to \$3,230/week (taxable)
- Maximum period of benefits is 26 weeks

### Long-term disability

- Company provided benefit: 50% of base pay up to \$20,000/month
- Buy-up option (an extra 10% to equal 60% of base pay up to \$24,000/month)

### Paid family leave

- Company provided benefit: 100% of base pay for up to two weeks to care for a covered family member with a serious health condition or to bond with a child after birth, adoption placement or foster child.

## Life Insurance

### Company-provided plans

- Basic Life: 1x annual base salary (natural causes)
- Basic AD&D: 1x annual base Salary
- Business Travel/Accident: 4x annual base Salary

### Supplemental options

- Supplemental Life
  - Employee: Increments of 1x base pay, up to 10x pay\*
  - Spouse: Increments of \$10,000 up to \$100,000\*
  - Child: Increments of \$5,000 up to \$25,000
- Supplemental accidental death and dismemberment (AD&D)
  - Employee: Increments of 1x base pay, up to 10x pay
  - Spouse: Increments of \$10,000 up to \$100,000
  - Child: Increments of \$5,000 up to \$25,000

*\*Evidence of insurability (EOI) required*



# Voluntary Benefits

Customize your benefits package with convenient, payroll-deducted options. The following plans may be elected at any time during the year:

- Home and auto insurance
- Pet insurance
- Identity theft protection

These plans can only be elected during the new hire election period or annual enrollment:

- Accident insurance
- Critical illness insurance
- Legal service
- Hospital indemnity

Learn more on [outsidegulfstream.com/benefits](https://outsidegulfstream.com/benefits)

## Auto and Home Insurance

Choosing the right protection for your home and vehicles is one of the best financial decisions you can make. As an employee of Gulfstream, you may qualify for low, competitive rates on auto and homeowners insurance through Farmers or Travelers. You can enroll or drop coverage at any time through the year and premiums can be payroll deducted.

## Accident Insurance

Accident insurance through MetLife provides a lump-sum payment if you experience a covered accident or if you undergo testing, receive medical services, treatment or care for any one of over 150 covered events.

## Critical Illness Insurance

Critical Illness Insurance through MetLife provides coverage for unexpected costs as a result of a covered critical illness, like a heart attack, kidney failure, organ transplant or Alzheimer's disease. It provides a lump sum payment upon verification of a covered diagnosis. This payment can be used to pay your deductible, coinsurance, or other expenses. The critical illness policy is not a replacement for traditional medical or disability income insurance.

You can choose an initial coverage level of \$15,000 or \$30,000 for initial benefit amount upon diagnosis.

In the event you suffer from more than one covered condition, the total benefit amount available is three times the initial benefit amount (i.e., \$45,000 or \$90,000).

## Hospital Indemnity

The Hospital Indemnity Plan through MetLife provides a lump-sum payment if you or a covered dependent is hospitalized due to an accident or illness, including mental illness or substance use. This can help cover out-of-pocket expenses.

## Identity Theft Protection

Identity Theft Protection, provided by ID Watchdog, can help protect and restore your identity if you or a member of your family becomes a victim of identity theft. Along with credit monitoring and fraud detection, they also provide restoration services and support. Their advanced customer care center is available 24/7/365.

## Legal Plan

With the Legal Plan through MetLife, you have access to a network of local attorneys. When you use a Plan attorney, most eligible expenses are covered at 100% of cost with unlimited office and phone consultations. Available services include purchase, sale or refinance of your home, wills and estate planning, debt matters, civil litigation, identity theft and tax audits.

## Pet Insurance

Pet insurance through MetLife can help pay for your dog or cat's exams, treatments, surgeries, diagnostic tests, and much more. You can visit any veterinarian you want, including specialists and pet emergency rooms.

## Commuter Benefits

Gulfstream offers a Transportation Plan through HealthEquity. With this plan, you can set aside money on a pre-tax basis to pay for qualified transportation expenses, such as taking public transportation to get to and from work or for parking at your work location. The monthly limit is \$280 for parking and \$280 for transit (i.e., vanpools, mass transit, Metro).

### How it works

- You can enroll in this account or change your elections at any time during the year.
- Go to the HealthEquity website to create your account and make your commuter expense elections. Elections must be made by the 10th of the month in order to access to the funds for the following month.
- The commuter FSA funds are deducted from your pay on a pre-tax bases so that you can use these funds to pay for qualified commuter expenses (i.e., parking, bus, subway, train, etc.).
- Reimburse yourself for eligible commuter expenses through the HealthEquity website or app

# Complete Enrollment

## Enroll

You must complete your benefit elections through the General Dynamics Service Center ([www.gdbenefits.com](http://www.gdbenefits.com) or 888-432-3633) within 31 calendar days of your hire date. First-time users will need their date of birth, first and last name, and last 4 digits of their Social Security Number to establish a user ID and password.

If you need help completing your enrollment, representatives are available at the General Dynamics Service Center between 8:30 a.m. and midnight, Eastern time, Monday through Friday, except for New York Stock Exchange holidays.

If you do not complete your benefit elections when first eligible, you will receive the following benefits for the year and cannot make any changes unless you have a qualified change in family status.

Benefit	Default coverage
Medical	Select HSA, Employee only coverage, no Gulfstream HSA contribution
Dental	No coverage
Vision	No coverage
Flexible spending	No contributions
401(k)	6% of eligible pay deducted on a pre-tax basis

## Effective Date of Coverage

Benefits are effective on your date of hire, subject to timely enrollment (within 31 days).

## ID Cards

ID cards for medical, dental and prescription benefits will be mailed to you within 2-3 weeks after completing enrollment.

NOTE: Cards will be mailed to the address HR has on file for you – verify your address on the Employee Self-Service (ESS) website: [ess.gulfstream.com](http://ess.gulfstream.com).

## Enrollment Eligibility

You can enroll yourself and your eligible dependents for coverage. Your eligible dependents include:

- Your legal spouse
- Your dependent children (biological, adopted, stepchildren, or legal guardian child) up to the age of 26
- A disabled child or stepchild

Eligible children may be covered until age 26 regardless of student or marital status.

## Dependent Verification

If you choose to enroll a dependent in a Gulfstream medical, dental or vision plan, you must certify that the dependent is eligible for coverage, including proof of their relationship to you (for example, marriage license for spouse or birth certificate for children).

You will receive notification explaining the dependent verification process along with directions and the required documentation soon after you enroll. Failure to complete the verification will result in loss coverage for the dependent.

## Qualified Change in Family Status

Changes to benefit elections are not permitted during the year unless you experience a qualified change in status that affects the type of coverage you need. You must change your benefits within 31 days of the event.

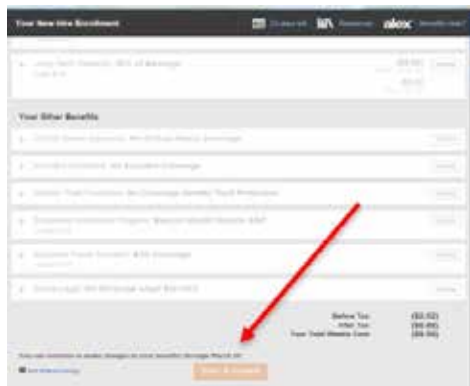
Qualified status changes include:

- Marriage or divorce
- Birth, adoption, or placement for adoption of a child
- Death of a covered dependent
- Change in a dependent's employment or benefit eligibility

## Opening and Activating Your HSA

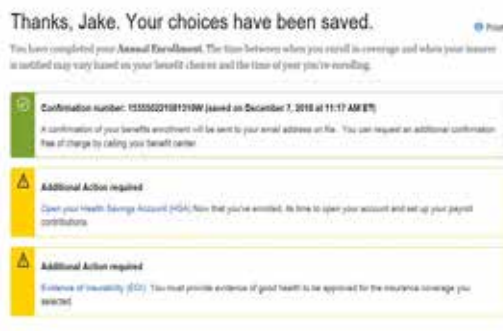
If you are enrolling in the Premium Plus HSA or making contributions to your HSA, you will need to open and activate your HSA to ensure your account is ready to receive funds.

1. Finalize your enrollment by confirming your elections
2. You will be prompted to open your HSA after confirming your elections
3. Be sure to activate your HSA to receive contributions



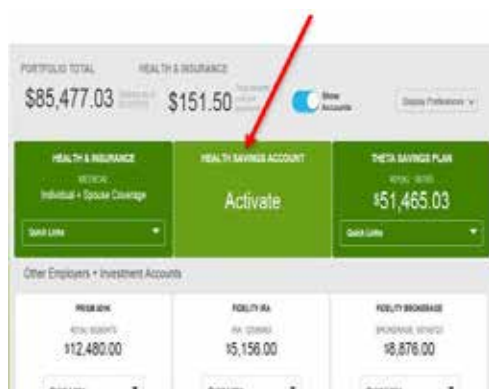
### Confirm Your Elections

Make your election decisions.



### Open Your HSA

After completing enrollment, you will be prompted to open your HSA.



### Activate Your HSA

Finally, be sure to activate your HSA so you can receive your seed and make contributions.

# Healthy Partners

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## HELLO HEART



If you have high blood pressure or heart risk, Hello Heart can help you understand and improve your condition using easy, wireless mobile technology. The program will help you better understand your triggers and readings so you can work with your doctor to make improvements and catch potential issues before they get more serious.

## INCLUDED HEALTH



If you want a free expert opinion on a diagnosis or recommended treatment plan, Included Health can help. They will collect and review your medical records to coordinate with an expert physician specializing in your area of need. You will receive a detailed report and can discuss all potential treatment options.

## OMADA



If you are at risk for diabetes or heart disease, Omada can help you lose weight and keep it off. This 16-week program provides a personal health coach and online peer group for constant support to make a significant impact on your health. Omada's design, health coach, and smart technology work together to help you stay committed.

## SWORD HEALTH



Employees enrolled in the medical plan can get digital physical therapy to help with back, hip, knee or other joint/muscle pain. The Sword program provides a dedicated physical therapist, a Sword tablet and Bluetooth sensors for prevention, treatment of acute conditions or chronic pain. Sword Health can help you understand and navigate your options, and maybe avoid surgery.

*Employees not enrolled in a Gulfstream medical plan may access the Academy, Sword Health's prevention program featuring education resources and job-specific video content about chronic pain and injury prevention.*

## WELLTHY



Wellthy provides personalized support to help you care for the ones you love, including yourself. Whether you're looking for nanny-sharing options, moving an aging parent into a facility or finding support for addiction, Wellthy can serve as your expert care coordinator.

# Employee Assistance Program

EAP is your resource for support in life's challenges. This benefit, provided by SupportLinc, is free to all employees, even if you don't enroll in a Gulfstream health plan. It offers you and your dependents free, confidential support services for a variety of personal concerns through a national network of providers. The benefit allows 8 free face-to-face visits per condition per year.

Confidential support services:

- Depression, stress and anxiety
- Relationship difficulties
- Financial and legal matters
- Child and elder care
- Personal growth
- Professional success



*Free to all employees and dependents, even those not enrolled in our medical plan*

# Healthy Rewards Incentive Program

You can earn up to \$300 in Health Rewards by participating the Healthy Rewards program. This voluntary program is open to all employees. Spouses enrolled in a Gulfstream medical plan are eligible to earn and redeem points for sweepstakes prizes only.

Here's how it works:

## 1. Download the Castlight app

The Castlight app is the one-stop resource for Gulfstream's benefits and wellness programs, and it's the platform for earning Healthy Rewards points. Download the Castlight app or visit their website at [www.mycastlight.com/general-dynamics](http://www.mycastlight.com/general-dynamics) on any device. Follow the steps to register and verify your account.

## 2. Earn Healthy Rewards

Earn points by completing healthy activities and programs and learning about Healthy Partners. As you earn points, you can cash them in. Employees can redeem points for gift cards or charitable donations; spouses can redeem points for entries into sweepstakes drawings.

Complete details are available at [www.outsidegulfstream.com/benefits](http://www.outsidegulfstream.com/benefits).



# Employee Programs

## Education Assistance

The tuition assistance program provides financial assistance when you continue your formal education for business-related studies that will improve effectiveness in current and future job responsibilities. Visit the benefits page on Inside Gulfstream for more information.

## SOAR Recognition Program

The SOAR program gives employees a fresh way to formally recognize, acknowledge and celebrate each other through one centralized, easy-to-use platform. SOAR makes the experience engaging and memorable, as employees give and receive recognition for demonstrating behaviors related to Gulfstream's core values.

## Service Awards

Service awards are presented to full-time employees for completion of each five-year service milestone, celebrated through the SOAR platform.

## Adoption Assistance

This benefit provides reimbursement of up to \$8,000 for the legal adoption of a child under the age of 18 or older if the child is physically or mentally incapable of caring for himself/herself. For details and eligibility requirements, please contact the Benefits department or go to [outsidegulfstream.com/benefits](https://outsidegulfstream.com/benefits).

## Bereavement

Gulfstream will send an arrangement or make a donation to a charity to acknowledge the loss of an employee's immediate family member.

## Dry Cleaning - Savannah only

Dry Cleaning To-Your-Door can help you cross an errand off your to-do list. They offer valet dry cleaning service with a 10 percent discount for Gulfstream employees. You drop off your items on Monday and pick them up, clean and pressed, on Tuesday afternoon. Drop-off and pickup locations are available at several Gulfstream locations.

## Farm Bag - Savannah only

Local FarmBag is a locally owned and operated home delivery service offering top quality organic and local produce, artisan foods and groceries to food lovers throughout the Savannah and Hilton Head areas. Delivery is also available on-site at Gulfstream in several convenient locations.

# 2024 Benefit Resources

**General Dynamics Service Center**  
 888-432-3633 | [gdbenefits.com](http://gdbenefits.com)  
 M-F, 8:30 a.m.-midnight EST

**People Central**  
<https://gulfstreamhr.service-now.com>

Medical		
<b>Anthem BCBS</b>	844-274-9561 <a href="http://anthem.com">anthem.com</a>	Find a medical network provider View claims or inquire about claim status Precertification and care management Health reimbursement account administrator
Prescription		
<b>Express Scripts</b>	877-799-5783 <a href="http://express-scripts.com">express-scripts.com</a>	Prescription information and pricing Find a pharmacy network provider Mail order and specialty prescriptions
Dental		
<b>Delta Dental</b>	800-335-8289 <a href="http://deltadentalva.com">deltadentalva.com</a>	Find a dental network provider View claims or inquire about claim status
Vision		
<b>Vision Service Plan (VSP)</b>	800-877-7195 <a href="http://gd.vspforme.com">gd.vspforme.com</a>	Find a vision network provider View claims information
Short term disability		
<b>Sedgwick</b>	800-416-1808 <a href="http://claimlookup.com">claimlookup.com</a>	Short-term disability, Paid family leave and Family medical leave administrator
Employee Assistance Program (EAP)		
<b>SupportLinc</b>	888-505-3745 <a href="http://mygdsupport.com">mygdsupport.com</a>	Support for work/life balance Up to 8 clinical visits per year, per condition, free to all employees and their dependents
Flexible spending accounts (FSA)		
<b>HealthEquity</b>	877-924-3967 <a href="http://thehealthequity.com">thehealthequity.com</a>	Healthcare and dependent care FSA administration Commuter benefits
Health savings account (HSA)		
<b>Fidelity Investments</b>	888-432-3633 <a href="http://gdbenefits.com">gdbenefits.com</a>	Manage HSA (change contributions, make investments, view/make reimbursements)
401(k)		
<b>Fidelity Investments</b>	888-432-3633 <a href="http://gdbenefits.com">gdbenefits.com</a>	Choose or change 401(k) contributions Manage investments
Health coaching		
<b>Anthem BCBS health coaches</b>	<a href="mailto:gachealthcoaches@anthem.com">gachealthcoaches@anthem.com</a>	Healthy lifestyle and health condition management support Health education
Healthy Rewards Incentive program		
<b>Castlight</b>	844-432-0032 <a href="http://mycastlight.com/general-dynamics">mycastlight.com/general-dynamics</a>	Healthy Rewards Link to all benefits resources

# 2024 Benefit Resources

## Healthy Partners (included in your Gulfstream medical plan)

<b>Included Health</b>	855-408-1626 support@included-health.com	Get a second opinion on a new diagnosis or treatment plan from leading medical experts
<b>Hello Heart</b>	Available thru the Castlight app	Mobile platform to track your blood pressure and help decrease heart risk
<b>Sword Health</b>	Available thru the Castlight app	Digital physical therapy for prevention and treatment of musculoskeletal issues
<b>Omada Health</b>	Available thru the Castlight app	Get help losing weight and reducing your risk of type 2 diabetes and heart disease
<b>Wellthy</b>	join.wellthy.com/ gulfstream	Dedicated care coordinator to help guide you through a care plan for a loved one (or yourself)

## Voluntary benefits

<b>ID Watchdog</b>	Enroll thru gdbenefits.com	Identity theft protection
<b>MetLife Legal Plan</b>	800-821-6400 legalplans.com	Digital estate planning, home loan and refinancing support, personal bankruptcy and debt collection
<b>MetLife</b>	800-438-6388 metlife.com/mybenefits	Accident, critical illness, hospital indemnity insurance, and veterinary pet insurance
<b>Farmers</b>	800-438-6381 myautohome.farmers.com	Home and auto insurance
<b>Travelers</b>	888-695-4640 travelers.com/gendyn	Home and auto insurance

## Other

<b>HMS (VerifyOS)</b>	877-321-0791	Dependent verification program administrator
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