

2025 Annual Enrollment

Benefits designed with you in mind

Enroll from November 13 - December 3, 2024



Gulfstream's benefits were designed with you in mind!

Each year you have an opportunity during Annual Enrollment to plan for the year ahead. Review the coverage options in this guide and make choices that best fit your situation. Then, take some time to explore the resources designed to support your physical, financial and emotional well-being.

Annual Enrollment for 2025 benefits is November 13 through December 3, 2024.

Please review the information found in this guide and visit gdbenefits.com to learn more. If you have questions, you can contact the General Dynamics Service Center at **888-GD-BENEFITS (888-432-3633)**.

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Employees on a leave of absence (LOA) may not be eligible to receive or change all of the benefits described in this guide. Please visit gdbenefits.com or call **888-432-3633** for more information regarding eligibility.

Get started on Castlight, your well-being home base

All employees (and spouses enrolled in a Gulfstream medical plan) can create an account.

Go to mycastlight.com/general-dynamics, text **APP** to **35925** or scan the QR code to get a link to download the Castlight Mobile app. Message and data rates may apply.



Scan to download the Castlight Mobile app

What You Need to Know for 2025

| Benefit | Highlights | | | | | | | | | | | | |
|--|---|----------------------|----------------------------|----------------------------------|----------------------------|---|--|---------------------------------|----------------------------|------------------------------------|----------------------------|---------------------------|------------------------|
| Deductible and Out-of-Pocket Maximum (OOPM) Changes | The in- and out-of-network deductibles and OOPMs for the Premium and Premium Plus HSA Plans, the Advantage HRA Plan and the Select HSA Plan will increase for 2025, driven by changes in IRS regulations. All plan enrollees will receive a new medical ID card. See page 5 for plan details. | | | | | | | | | | | | |
| Gulfstream Health Savings Account (HSA) Contribution | If you are enrolled in the Premium Plus HSA Plan and open your HSA by December 1, 2025, Gulfstream will contribute to your HSA. Beginning in 2025, Gulfstream's HSA contribution will be divided into quarterly deposits (instead of a one-time deposit in January). | | | | | | | | | | | | |
| Increased Contribution Limits to the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs) | <p>2025 annual IRS contribution limits - HSA</p> <table border="1" data-bbox="391 541 1323 657"> <tr> <td data-bbox="391 541 776 579">Employee Only</td> <td data-bbox="776 541 1323 579">Increase to \$4,300</td> </tr> <tr> <td data-bbox="391 579 776 617">All Other Coverage Levels</td> <td data-bbox="776 579 1323 617">Increase to \$8,550</td> </tr> <tr> <td colspan="2" data-bbox="391 617 1323 657">If you are age 55 or older in 2025, you may contribute an additional \$1,000</td> </tr> </table> <p>See page 6 for more information about HSAs.</p> <p>2025 annual IRS contribution limits - FSA</p> <table border="1" data-bbox="391 762 1323 877"> <tr> <td data-bbox="391 762 776 800">Full Use Health Care FSA</td> <td data-bbox="776 762 1323 800">Increase to \$3,200</td> </tr> <tr> <td data-bbox="391 800 776 837">Limited Use Health Care FSA</td> <td data-bbox="776 800 1323 837">Increase to \$3,200</td> </tr> <tr> <td data-bbox="391 837 776 877">Dependent Care FSA</td> <td data-bbox="776 837 1323 877">Remains \$5,000</td> </tr> </table> <p>See page 6 for more information about FSAs.</p> <p>HEALTH CARE FSA</p> <ul data-bbox="391 989 1516 1098" style="list-style-type: none"> • For 2024, you can roll over up to \$640 to use in 2025 • Beginning in 2025, you can roll over a remaining balance <i>only if</i> you make an FSA election for 2026 <p>DEPENDENT CARE FSA</p> <ul data-bbox="391 1157 922 1182" style="list-style-type: none"> • Unused funds are forfeited, not rolled over | Employee Only | Increase to \$4,300 | All Other Coverage Levels | Increase to \$8,550 | If you are age 55 or older in 2025, you may contribute an additional \$1,000 | | Full Use Health Care FSA | Increase to \$3,200 | Limited Use Health Care FSA | Increase to \$3,200 | Dependent Care FSA | Remains \$5,000 |
| Employee Only | Increase to \$4,300 | | | | | | | | | | | | |
| All Other Coverage Levels | Increase to \$8,550 | | | | | | | | | | | | |
| If you are age 55 or older in 2025, you may contribute an additional \$1,000 | | | | | | | | | | | | | |
| Full Use Health Care FSA | Increase to \$3,200 | | | | | | | | | | | | |
| Limited Use Health Care FSA | Increase to \$3,200 | | | | | | | | | | | | |
| Dependent Care FSA | Remains \$5,000 | | | | | | | | | | | | |
| 401(k) Catch-up Contribution Change | <p>Participants turning 50 or older by year-end are eligible for 401(k) catch-up contributions. Starting January 1, 2025, catch-up contributions will no longer require a separate flat dollar amount election. Instead, eligible participants will elect a total deferral percentage that will include both regular and catch-up desired deferrals.</p> <p>Deferral elections will continue to be withheld until they reach the combined regular and catch-up contribution limits. The flat dollar catch-up election set as of December 31, 2024 will not roll over on January 1, 2025. Pre-tax, after-tax and Roth deferral elections as of December 31, 2024, will remain in effect unless updated on gdbenefits.com.</p> | | | | | | | | | | | | |
| Employee Assistance Program Reminder | Earlier this year, we introduced Mindstream™ — a fitness club for your mind! Provided through the SupportLinc EAP, Mindstream™ offers live and on-demand mental health and mindfulness sessions. Visit mygdsupport.com for more information. | | | | | | | | | | | | |

What You Need to Do for 2025

1.

Get ready to enroll.

- Make sure you can log on to gdbenefits.com (it's the same username and password as your Gulfstream 401(k) Retirement Plan account)
- Adding dependents or beneficiaries? Have dates of birth and social security numbers (SSNs) or taxpayer identification numbers (TINs) handy

2.

Take action between November 13 and December 3.

- Review your current plans and the 2025 benefit options and costs. No action needed to keep your current plans
- Make your 2025 HSA and FSA contribution elections
- Add/verify dependent and beneficiary SSNs/TINs and dates of birth to match IRS records

3.

Finalize your choices.

- Review and print a confirmation of your elected benefits. For questions or concerns, visit gdbenefits.com or call the General Dynamics Service Center at **888-432-3633** for assistance

Important Reminders

Reasons to log on to gdbenefits.com

While most of your 2024 benefits carry over into 2025:

- Your HSA and/or FSA elections do not roll over
- 401(k) **catch-up** contributions will not roll over

Opening an HSA

If it's your first time enrolling in an HSA plan or you haven't yet opened your HSA, you must open it through gdbenefits.com.

Enrollment assistance



New to enrolling in benefits? Not sure which plans are right for you? Meet ALEX®, an interactive online tool that helps you choose a plan based on your personal situation. Let ALEX® be your guide as you enroll — click the link at gdbenefits.com.

Enrolling dependents

If you choose to enroll a new dependent in a Gulfstream medical, dental or vision insurance plan, you must certify your dependent as eligible for coverage by filling out a packet that will be mailed to you from Gainwell HMS, our dependent verification administrator. This process includes providing proof of your dependent's relationship to you (e.g., birth certificates for children). Note that all verified dependents are subject to future random audits.


Questions?

If you have questions about your plan eligibility, options, dependent information or enrolling through gdbenefits.com, contact the General Dynamics Service Center at **888-432-3633**.

- Representatives are available from 8:30 a.m. to midnight ET, Monday through Friday (except NYSE holidays)
- If you are calling from outside of the U.S., dial the out-of-country access number followed by **617-563-3782**

Medical Plan Choices

Review the table below for highlights of your 2025 medical plan options.



ENROLL IN THE PREMIUM PLUS HSA AND OPEN + ACTIVATE YOUR HSA BY 12/1/25 TO GET AN HSA CONTRIBUTION FROM GULFSTREAM

→

| | ADVANTAGE HRA PLAN | PREMIUM PLUS AND PREMIUM HSA PLANS | SELECT HSA PLAN |
|--|---|--|--|
| | In-network | In-network | In-network |
| Gulfstream Deposits to Tax-Saving Accounts | \$400 | \$600 Employee Only (Premium Plus HSA Plan) \$1,200 All Other Coverage Levels (Premium Plus HSA Plan) | N/A |
| % You Pay for Preventive Care | 0% | 0% | 0% |
| Your Annual Deductible Employee Only All Other Coverage Levels | \$1,150 \$2,300 | \$1,650 \$3,300 | \$2,850 \$5,700 |
| Coinsurance (% you pay for most services after the deductible) | 10% | 10% | 20% |
| Your Annual Out-of-Pocket Maximum Employee Only All Other Coverage Levels | \$2,650 \$5,300 | \$3,300 \$6,600 | \$4,250 \$8,450 |
| WHAT YOU PAY FOR: | | | |
| Office Visit, Specialist Visit, Inpatient, Outpatient, Imaging, Lab Services, etc. | 10% after deductible | 10% after deductible | 20% after deductible |
| Prescriptions from an Express Scripts Preferred Retail Location or Express Scripts Mail Order* (generic, formulary, non-formulary) | 10% (no deductible) for up to a 90-day supply | 10% after deductible for up to a 90-day supply | 20% after deductible for up to a 90-day supply |
| Prescriptions at an Express Scripts Non-Preferred Retail Location (generic, formulary, non-formulary) | 30% (no deductible) for up to a 30-day supply | 30% after deductible for up to a 30-day supply | 40% after deductible for up to a 30-day supply |
| Specialty Prescriptions from Accredo | 10% (no deductible) for up to a 90-day supply | 10% after deductible for up to a 90-day supply | 20% after deductible for up to a 90-day supply |
| Select Preventive Drugs/Supplies** | No charge | No charge | No charge |

* The Express Scripts preferred retail network includes pharmacies within Target, Walgreens, Walmart, Sam's Club and a Community Pharmacy Network (CPN) of independent pharmacies. Specialty drugs are only covered by Accredo.

** In addition to the drugs required to be covered by the Affordable Care Act, Gulfstream also covers the full cost of select generic prescriptions if they fall into one of the following drug classes: antihypertensive (blood pressure lowering medications); lipid-lowering agents (cholesterol lowering medications); anti-coagulants/anti-platelets; heparins/low molecular weight heparin; anti-angina; antiarrhythmics; osteoporosis; SSRIs for depression treatment. There is no charge for select brand and generic diabetes medications and supplies (includes lancets and strips) and select brand and generic asthma/COPD medications. Visit express-scripts.com to view the full preventive drug list.

Medical Plan Premiums

| | ADVANTAGE HRA PLAN | PREMIUM PLUS HSA PLAN | PREMIUM HSA PLAN | SELECT HSA PLAN |
|-----------------------|--------------------|-----------------------|------------------|-----------------|
| COVERAGE TIER | WEEKLY PREMIUM | | | |
| Employee Only | \$29.89 | \$21.65 | \$10.11 | \$3.05 |
| Employee & Spouse | \$75.91 | \$61.56 | \$38.48 | \$23.88 |
| Employee & Child(ren) | \$75.91 | \$61.56 | \$38.48 | \$23.88 |
| Family | \$123.38 | \$92.59 | \$69.51 | \$48.71 |

Part-time premiums are available on outsidegulfstream.com/benefits.

Prescription Drug Coverage

If you are enrolled in an Anthem medical plan, it comes with prescription drug coverage through Express Scripts. Your coverage includes a mail order program, a wide-ranging national network of pharmacies with discounts, and a preferred retail network with even better discounts. Specialty medications need to be filled through Accredo Specialty Pharmacy. Visit [express-scripts.com](https://www.express-scripts.com) to view the formulary, locate a pharmacy, and access other useful tools. You can also call **877-799-5783** with questions.

Paying for medications

You will pay the cost of most drugs upfront until you meet your deductible. Then, you will pay a percentage of the drug cost through coinsurance until you reach your out-of-pocket maximum. The amount you pay will depend upon the medical plan you elect as well as the pharmacy network, with the best discounts being in the preferred retail network.



Express Scripts mobile app

Fill existing prescriptions or set up automatic refills with the Express Scripts app. You can also pay bills and find a pharmacy. Scan the QR code to download the app.

Tax-advantaged Accounts

Tax-advantaged accounts allow you to save money to offset health care expenses and provide financial protection now and in the future. With the exception of the Health Reimbursement Account, you contribute to these accounts with pre-tax deductions from your paycheck. Talk to your personal tax advisor if you have questions about tax-advantaged accounts.

Eligibility

Health Reimbursement Account (HRA) — You must be enrolled in the Advantage HRA Plan.

Health Savings Account (HSA) — You must be enrolled in a high deductible health plan like one of our HSA plans. You cannot be enrolled in coverage such as TRICARE, Medicare, a non-high deductible plan or be claimed as a dependent on anyone else's tax return.

Health Care Flexible Spending Account (HC FSA) — There are two types:

- Full Use — You're eligible if you are *not* enrolled in a high deductible health plan *or* do not make or receive HSA deposits. Full Use FSAs cover medical, dental and vision expenses.
- Limited Use — You're eligible if you *are* enrolled in a high deductible health plan *and* contribute to an HSA. Limited Use FSAs cover dental and vision expenses.

Dependent Care Flexible Spending Account (DC FSA) — You can enroll in this account if you have a dependent child (under age 13, unless disabled) or elder care dependent who lives with you.



- Visit [outsidegulfstream.com/benefits](https://www.outsidegulfstream.com/benefits) for more details about tax-advantaged accounts.
- More information about HSAs can be found at [fidelity.com/healthsavingsaccount](https://www.fidelity.com/healthsavingsaccount).
- Visit [wageworks.com](https://www.wageworks.com) to learn more about FSAs.

Dental Plan Choices

You have two dental plans to choose from in 2025: Premium and Basic. Both plans remain unchanged for 2025. You can enroll in a dental plan whether or not you enroll in a Gulfstream medical plan.

When you use in-network providers, you take advantage of lower, in-network fees that have been negotiated for you.* To find out if a dentist is in the Delta Dental network, visit deltadentalVA.com/members/general-dynamics.

| BENEFIT | BASIC PLAN — IN-NETWORK | PREMIUM PLAN — IN-NETWORK |
|---|--|--|
| Preventive/Diagnostic Care | Covered at 100% | Covered at 100% |
| Annual Deductible | \$75 Employee Only/\$150 All Other Coverage Levels | \$50 Employee Only/\$100 All Other Coverage Levels |
| Basic Care (e.g., routine fillings) | 30% coinsurance after deductible is met | 20% coinsurance after deductible is met |
| Major Care (e.g., crowns or bridges) | 50% coinsurance after deductible is met | 30% coinsurance after deductible is met |
| Annual Maximum Benefit (does not include preventive/diagnostic care or orthodontia) | \$1,000/covered person | \$2,500/covered person |
| Orthodontia | Not covered | 50% coinsurance |
| Orthodontia Lifetime Maximum Benefit (separate from Annual Maximum Benefit) | Not covered | \$3,000 per person |

* Using non-network providers may decrease your coverage amounts and increase your out-of-pocket costs.

Dental Plan Premiums

| COVERAGE TIER | BASIC PLAN | PREMIUM PLAN |
|-----------------------|----------------|--------------|
| | WEEKLY PREMIUM | |
| Employee Only | \$1.35 | \$3.23 |
| Employee & Spouse | \$6.03 | \$9.77 |
| Employee & Child(ren) | \$6.03 | \$9.77 |
| Family | \$9.94 | \$15.28 |



Vision Plan Choices

You have two vision plan options for 2025. Both plans are provided by VSP Vision Care and remain unchanged for 2025. The vision plans provide you with in-network and out-of-network benefits. To find out if a provider is in the VSP network, visit gd.vspforme.com.

| BENEFIT | BASIC VSP PLAN - IN-NETWORK | PREMIUM VSP EASYOPTIONS PLAN - IN-NETWORK |
|------------------|---|--|
| Exams | 1 per calendar year, \$10 copay | |
| Frames | 1 every other calendar year, \$20 copay* \$200 maximum allowance, an extra \$50 on Marchon or Altair brand frames, plus 20% off any out-of-pocket costs | 1 every calendar year, \$20 copay* \$200 maximum allowance, an extra \$50 on Marchon or Altair brand frames, plus 20% off any out-of-pocket costs |
| Lenses** | 1 per calendar year, \$20 copay* | |
| Contact Lenses** | 1 per calendar year Medically necessary lenses: \$20 copay, then no charge Elective lenses: \$200 allowance; fitting and evaluation covered in full with copay not to exceed \$60 | |
| LASIK | Discounts available | |
| Enhancements*** | N/A | Choose from one of the following annual upgrades at time of service (for each covered member): <ul style="list-style-type: none"> • Additional \$100 frame allowance • Fully covered premium or custom progressive lenses • Fully covered light-reactive lenses • Fully covered anti-glare coating • Additional \$100 contact lens allowance |

* If both frames and lenses are purchased, only one \$20 copay applies.

** Either eyeglass lenses or contact lenses in any year, but not both in the same year.

*** Annual upgrades not available through Costco or Walmart.

Vision Plan Premiums

| COVERAGE TIER | BASIC VSP PLAN | PREMIUM VSP EASYOPTIONS PLAN |
|-----------------------|----------------|------------------------------|
| | WEEKLY PREMIUM | |
| Employee Only | \$1.53 | \$2.58 |
| Employee & Spouse | \$3.07 | \$5.50 |
| Employee & Child(ren) | \$3.07 | \$5.50 |
| Family | \$4.37 | \$7.83 |

Employees enrolled in more than one medical, dental or vision plan are advised to see if their other coverage has a coordination of benefits clause. This does not guarantee additional or supplemental coverage to pay for what the primary coverage did not. Review the Summary Plan Description for plan limits and other details of coverage.

Income Protection Benefits

Life and Accidental Death and Dismemberment (AD&D) Insurance

Life and AD&D Insurance provides protection if you pass away or have a covered injury resulting from an accident.* Gulfstream provides Basic Life and AD&D at no cost to you. You may also choose to purchase Supplemental coverage for yourself, your spouse and/or your children.

** If prompted to complete an Evidence of Insurability (EOI) form based on the Life Insurance coverage(s) you elect, you must complete and return the form within the timeframe provided or you will receive the maximum coverage allowed under the plan without EOI.*

Disability Plans

Disability benefits provide income protection if you are sick or injured and cannot work for an extended period of time. Gulfstream provides Short- and Long-Term Disability coverage at no cost to you. To add a higher level of salary protection, you may choose to purchase a buy-up Long-Term Disability option during Annual Enrollment.

Voluntary Benefits

Learn more about your Voluntary Benefits options — including any 2025 enhancements — on gdbenefits.com or in the Summary Plan Descriptions.

You can enroll or disenroll in the following MetLife programs during Annual Enrollment or during the year if you experience a qualified life status change.

Accident Insurance

Provides payment for covered accidents, as well as testing, medical services, treatment or care for more than 150 covered events.*

Critical Illness

Covers unexpected costs resulting from a covered critical illness, such as a heart attack.*

Hospital Indemnity

Provides benefits if you or a covered dependent is hospitalized due to an accident or illness.*

Legal Services

MetLife Legal Plan provides digital estate planning, home loan and refinancing support. Most eligible services are covered at 100% of cost with unlimited office and phone consultations. Visit legalplans.com/why-enroll or call **800-821-6400** to view coverage options and find a participating attorney.

** Not all illnesses or injuries are covered. Please review the Summary Plan Description (SPD) for details.*

You can enroll or disenroll in the following programs at any time throughout the year.

Identity Theft Protection

ID Watchdog offers credit protection services, proactive identity monitoring, tools such as breach notification, solicitation reduction, password management and lost wallet vault, and replacement services. Enroll during Annual Enrollment or by calling the General Dynamics Service Center at **888-GD-BENEFITS (888-432-3633)**.

Pet Insurance

MetLife can help you pay for your pet's treatments, surgeries, lab costs, X-rays and much more. Sign up for this coverage any time or learn more by calling MetLife at **800-GET-MET8 (800-438-6388)**.

Auto and Homeowners Insurance

You may qualify for low, competitive rates on auto and homeowners insurance through Farmers or Travelers. Check rates and enroll in coverage by calling **800-438-6381** or visiting myautohome.farmers.com for Farmers or by calling **888-695-4640** or visiting travelers.com/affinity/sponsor/gendyn for Travelers.

Additional Well-being Resources

Your medical carrier combined with your Healthy Rewards program provide comprehensive resources to help you get started, make improvements, or simply stay on track with your well-being goals. Take advantage of these resources at any time through the Castlight Mobile app (scan the QR code on **page 2**) or by following the directions below.

Make the most of my medical carrier

Access wellness programs, discounts, telehealth services, family support programs and more. Your medical carrier also offers web-based resources for finding providers and cost information, and personal guides for finding the right care, at the right time, in the right setting.

Call **844-274-9561** or visit [anthem.com](https://www.anthem.com).

Make the most of my Healthy Partners



Manage my health condition



Digital physical therapy to help prevent and treat acute, chronic and post-surgical pain for musculoskeletal issues.*



Visit join.swordhealth.com/gd or scan the QR code to download the app.



Help with reducing the risk of diabetes and heart disease with the Omada Prevention program.**



Visit omadahealth.com/generalynamics or scan the QR code to download the app.



Track and manage your heart health with a wireless blood pressure monitor, personalized alerts, medication reminders and more.**



Scan the QR code to download the app.



Navigate my treatment options



A second opinion from a top medical or behavioral health expert who will review your medical records to verify your diagnosis, medications or treatment plan.



Call **855-408-1626** or visit includedhealth.com/generalynamics.



Anthem virtual primary care can help with referrals and prescription refills, or 24/7 on-demand urgent care support. Anthem also offers health coaching for positive, personalized and confidential well-being support. Telephonic coaching is available to employees enrolled in a Gulfstream medical plan and their eligible spouses. There are also six on-site health coaches.

Call **833-828-1975** or visit [anthem.com](https://www.anthem.com).

* The Sword Digital Therapy Program is available to U.S. employees, excluding expatriates, enrolled in an eligible Gulfstream medical plan, as well as their covered spouses and dependents age 13 and older. All U.S. employees, excluding expatriates, regardless of enrollment in a Gulfstream medical plan, have access to The Academy, Sword's video-based program to help prevent injuries and support recovery.

** Eligibility is based on health risk factors. Contact this Healthy Partner to learn more.



Support my emotional and family well-being

supportlinc

Your Employee Assistance Program (EAP) provides free, confidential short-term counseling, emotional well-being support and work-life resources — 24/7. SupportLinc also offers live and on-demand mental health and mindfulness sessions through Mindstream™.

Call **888-505-3745** or visit mygdsupport.com.

Wellthy

A dedicated Wellthy Care Coordinator provides help with caregiving needs such as childcare or supporting an aging parent with complex medical conditions.

Call **877-588-3917** or visit join.wellthy.com/gulfstream.

Anthem.

Fertility, pregnancy and family building support through Anthem programs and resources, including WINFertility, Healthy Babies and the Healthy Pregnancy app.

Visit anthem.com.



Support my financial well-being

Fidelity

Prepare for retirement, review investment options, or plan for major life events with Fidelity's Planning and Guidance Consultants.

Call **888-432-3633** or visit gdbenefits.com.

Note: Employees who are not enrolled in a Gulfstream medical plan are eligible to participate in Wellthy, SupportLinc EAP, Sword Health's prevention program (the Academy), step tracking, nutrition tracking, health tips and resources. They can also participate in company-wide challenges to earn points for sweepstakes entries and up to \$300 in rewards.



Don't forget!

Visit gdbenefits.com November 13 through December 3, 2024 to make an active election for your 2025 benefits. Contact the General Dynamics Service Center at **888-GD-BENEFITS (888-432-3633)** if you have questions about your benefits or the enrollment process.

This notice is a summary of material modifications for the Plan's SPD. This notice modifies the SPD and describes temporary changes to the Plan. Please retain this notice with your SPD and other important Plan materials for future reference.

All Plan benefits will be administered and provided in accordance with the terms of the applicable legal plan documents. In the event of any conflict between the applicable legal plan documents and the information described herein, the applicable legal plan documents (as interpreted by the Plan administrator) will control. As always, General Dynamics Corporation reserves the right and discretion to interpret the terms of its benefit plans and to amend or terminate its benefit plans at any time in accordance with applicable law. This notice is not a promise or guarantee of employment or future employment for any duration.