## GULFSTREAM BENEFITS

2025 New Hire Guide

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### 2025 EMPLOYEE WEEKLY

| Full-time                  | EE only | EE+SP or EE+Child(ren) | Family   |  |
|----------------------------|---------|------------------------|----------|--|
|                            | MEDICA  | AL PREMIUMS            |          |  |
| Advantage HRA              | \$29.89 | \$75.91                | \$123.38 |  |
| Premium HSA                | \$10.11 | \$38.48                | \$69.51  |  |
| Premium Plus HSA           | \$21.65 | \$61.56                | \$92.59  |  |
| Select HSA                 | \$3.05  | \$23.88                | \$48.71  |  |
| Health Hawaii PPO (Hawaii) | \$23.99 | \$58.08                | \$87.61  |  |
| Cigna Global (Expat)       | \$23.99 | \$58.08                | \$87.61  |  |
|                            | DENTA   | L PREMIUMS             |          |  |
| Delta Dental Premium       | \$3.23  | \$9.77                 | \$15.28  |  |
| Delta Dental Basic         | \$1.35  | \$6.03                 | \$9.94   |  |
| Cigna Global (Expat)       | \$2.04  | \$6.65                 | \$10.56  |  |
| 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



# WE BUILD WE CARE WE SOAR



### EXPLORE YOUR BENEFIT OPTIONS

### **Medical Benefits**

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 distributed quarterly and 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.

\*\*Annual HSA limit per family is \$1,200.

### Coverage in the Medical Plan

| Plan names                                      | Advantage HRA                | Premium Plus HSA                     | Premium HSA                     | Select HSA                      |
|---|------------------------------|--------------------------------------|---------------------------------|---------------------------------|
| Deductible<br>(single/family)                   | \$1,150 / \$2,300            | \$1,650 / \$3,300                    | \$1,650 / \$3,300               | \$2,850 / \$5,700               |
| Out-of-pocket<br>maximum<br>(single/family)     | \$2,650 / \$5,300            | \$3,300 / \$6,600                    | \$3,300 / \$6,600               | \$4,250 / \$8,450               |
| Coinsurance<br>(amount you pay)                 | 10%<br>(after deductible)    | 10%<br>(after deductible)            | 10%<br>(after deductible)       | 20%<br>(after deductible)       |
| Rx drugs<br>coinsurance<br>(preferred/prime)    | 10% / 30%<br>(no deductible) | 10% / 30%<br>(after deductible)      | 10% / 30%<br>(after deductible) | 20% / 40%<br>(after deductible) |
| Gulfstream funding<br>to tax-saving<br>accounts | \$400<br>(single or family)  | \$600 / \$1,200<br>(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 - pharmacies within Target, Walgreens, Walmart and 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 toward your deductible.

Specialty medications must be filled through Accredo Speciality Pharmacy.

#### **Preventative Medications**

Certain generic prescription medications and supplies are considered preventive. These medications are 100% covered and not subject to the annual deductible when obtained at a network pharmacy. Preventive medications/supplies include the following 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

\*Not all medications in these drug classes are covered at 100%. Please refer to Express Scripts for coverage details.

### 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.

#### 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

#### Debit card

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



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

### 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 2025 maximum contributions are \$4,300 for single coverage and \$8,550 for family coverage. The HSA is administered by Fidelity Investments. Additional information on the HSA is available on outsidegulfstream.com/benefits.

#### 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
- Gulfstream contributes to the Premium Plus HSA quarterly

\* 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> <li>Enrolled in an HSA plan</li> <li>Not covered by a non-high deductible health plan</li> </ul> | <ul> <li>Through payroll deductions</li> <li>Lump-sum deposit any time</li> <li>One-time rollover from your IRA</li> </ul> | <ul> <li>Fidelity debit card</li> <li>Fidelity BillPay ®</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
  - Divided into quarterly deposits
- 2025 maximum contribution
  - \$4,300 single coverage | \$8,550 family coverage
- Catch-up contribution of \$1,000 for individuals 55 or older
- Change your contribution at any time



### 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 Health Equity.

| Healthcare FSA   | Limited Use FSA  | Dependant Care FSA   |
|--|--|--|
| <ul> <li>Use it for medical, dental<br/>and vision expenses for<br/>yourself and eligible<br/>dependents</li> <li>Minimum \$100   Maximum</li> </ul>                 | <ul> <li>Use it for dental and vision<br/>expenses only for yourself<br/>and eligible dependents</li> <li>Minimum \$100   Maximum<br/>\$3,200</li> </ul> | <ul> <li>Use it for daycare expenses<br/>for dependent children<br/>under age 13</li> <li>Minimum \$100   Maximum<br/>\$5,000</li> </ul> |
| <ul> <li>\$3,200</li> <li>Only for employees who are NOT making or receiving HSA contributions</li> <li>May roll over up to \$640 of unused funds to 2026</li> </ul> | <ul> <li>Available for employees who are making or receiving HSA contributions</li> <li>May roll over up to \$640 of unused funds to 2026</li> </ul>     | • Use it or lose it – unused funds do not roll over  |

#### ROLLOVER ALLOWANCE FOR HEALTHCARE FSA

If you roll over any unused Healthcare 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, 2026. If you do not make an active Healthcare FSA election during enrollment for the next plan year, the balance of funds will be forfeited at the end of year.



### 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<br>(single / family)  | \$50 individual / \$100 family                    | \$75 individual / \$150 family                 |
| Basic care (e.g., routine fillings)   | 20% employee coinsurance<br>(after deductible)    | 30% employee coinsurance<br>(after deductible) |
| Major care (e.g., crowns)   | 30% employee coinsurance<br>(after deductible)    | 50% employee coinsurance<br>(after deductible) |
| Orthodontia   | 50% employee coinsurance (to<br>lifetime maximum) | Not covered                                    |
| Annual maximum<br>(does not include preventive /<br>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:<br>In-Network   | Basic VSP: In-Network                              |
|--|--|--|
| Routine exam<br>(one per calendar year)      | \$10 copay   | \$10 copay   |
| Eye glass lenses*<br>(one per calendar year) | \$20 copay   | \$20 copay   |
| Contact lenses*<br>(one per calendar year)   | \$20 copay / \$200 annual<br>maximum   | \$20 copay / \$200 annual<br>maximum               |
| Coating                                      | 100% coverage of<br>photochromic lenses if chosen<br>as the ONE enhancement for<br>the calendar year                           | Not covered  |
| Tints  | 100% coverage for anti-<br>reflective coating if chosen as<br>the ONE enhancement for the<br>calendar year                     | Not covered  |
| Frames                                       | \$20 copay up to \$200<br>per year; \$100 additional<br>allowance if chosen as the ONE<br>enhancement for the calendar<br>year | \$20 copay up to \$200<br>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.
- during the year.
- contribution is chosen.

#### **Gulfstream Company Match**

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

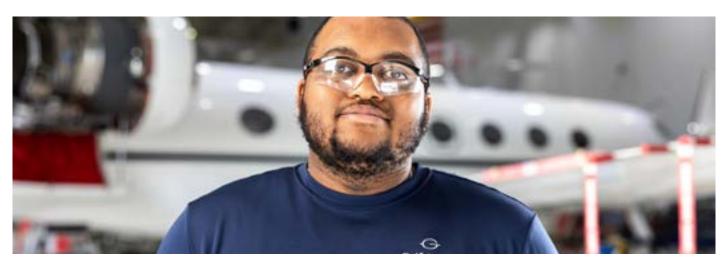
### IRS 401(k) Limits

Each year, the IRS establishes certain limits that the plan and its participants must follow. For 2025, the following limits are applicable to this plan:

- Annual Contribution Limit: \$23,500
  - Pre-tax and Roth 401(k) contributions combined.
- Catch-up Contribution Limit: \$7,500 or \$11,250
  - \$11,250.

#### 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.



• Contributions can be made on a pre-tax, after-tax or Roth basis and can be changed at any time

Auto enrollment at 6% at 35 days of employment, unless participation is waived, or a different

- If you are age 50 or older at the end of the calendar year, you are eligible to make catch-up contributions, either pre-tax and/or Roth catch-up. For 2025, IRS will allow you to to contribute an additional \$7,500 or if you are 60-63 at the end of a calendar year you can contribute up to

### 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
- 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

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

- Accident insurance
- Critical illness insurance

Learn more on 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 gualify 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 that 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

Legal service

Hospital indemnity

#### 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 gualified transportation expenses, such as taking public transportation to get to and from work or for parking at your work location. The monthly limit is \$325 for parking and \$325 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 basis 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 (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           |                                |
|-------------------|--------------------------------|
| Medical           | Select HSA, Er<br>contribution |
| Dental            | No coverage                    |
| Vision            | No coverage                    |
| Flexible spending | No contributio                 |
| 401(k)            | 6% of eligible                 |

#### 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 on file for you. Verify your address on the Employee Self-Service (ESS) website: ess.gulfstream.com.



Default coverage

imployee only coverage, no Gulfstream HSA

ions

pay deducted on a pre-tax basis



#### **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.

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

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Thanks, Jake. Your choices have been saved.

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

#### **Confirm Your Elections**

Make your election decisions.

#### **Open Your HSA**

ompleting enrollment, you will be prompted to ur HSA.

#### Activate Your HSA

### HEALTHY PARTNERS



#### 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, and 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 eight, 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 Healthy 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:

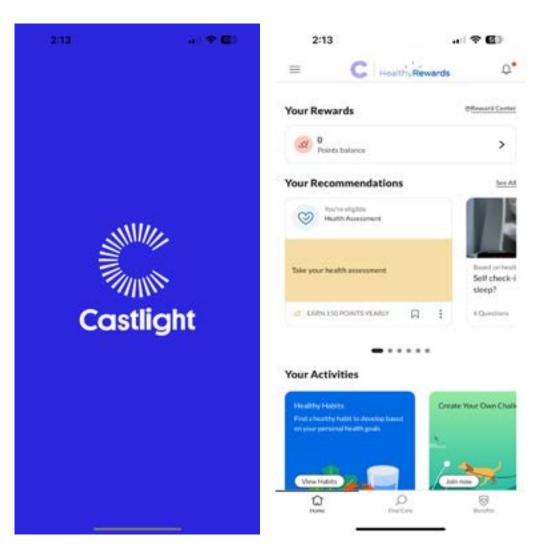
#### 1. Download the Castlight app

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 mycastlight.com/generaldynamics 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.



### EMPLOYEE PROGRAMS

#### **Education Assistance**

The tuition assistance program provides financial assistance when you continue your formal education for business-related studies or when pursuing completion of flight school.

#### SOAR Recognition Program

The SOAR program gives employees a 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 are presented to full-time employees for completion of one year and each five-year milestone, celebrated through the SOAR platform.

#### Adoption Assistance

This benefit provides full-time employees 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.

#### 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 Wednesday and pick them up, clean and pressed, on Monday 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.







### 2025 BENEFIT RESOURCES

| General Dynamics Service Center<br><u>888-432-3633</u>   <u>gdbenefits.com</u><br>M-F, 8:30 a.mmidnight EST |   | People Central<br>gulfstream.service-now.com   |  |
|---|---|--|--|
| Medical   |   |  |  |
| Anthem BCBS   | <u>844-274-9561</u><br><u>anthem.com</u>                    | Find a medical network provider<br>View claims or inquire about claim status<br>Precertification and care management<br>Health reimbursement account administrator |  |
| Presription<br>Express Scripts  | <u>877-799-5783</u><br>express-scripts.com                  | Prescription information and pricing<br>Find a pharmacy network prrovider<br>Mail order and specialty prescriptions  |  |
| Dental  |   |  |  |
| Delta Dental  | <u>800-335-8289</u><br><u>deltadentalva.com</u>             | Find a dental network provider<br>View claims or inquire about claim status  |  |
| Vision  |   |  |  |
| Vision Service Plan (VSP)   | <u>800-877-7195</u><br>gd.vspforme.com                      | Find a vision network provider<br>View claims information  |  |
| Short term disablity  |   |  |  |
| Sedgwick  | <u>800-416-1808</u><br><u>claimlookup.com</u>               | Short-term disability, Paid family leave and Family medical leave administrator  |  |
| Employee Assistance Progra  | m (EAP)   |  |  |
| SupportLinc   | <u>888-505-3745</u><br><u>mygdsupport.com</u>               | Support for work/life balance<br>Up to eight clinical visits per year, per condition, free<br>to all employees and their dependents                                |  |
| Flexible spending accounts (  | FSA)  |  |  |
| HealthEquity  | <u>877-924-3967</u><br><u>healthequity.com</u>              | Healthcare and dependent care FSA administration<br>Commuter benefits  |  |
| Health savings account (HSA   | A)  |  |  |
| Fidelity Investments  | <u>888-432-3633</u><br>gdbenefits.com                       | Manage HSA (change contributions, make invest-<br>ments, view/make reimbursements)   |  |
| 401(k)  |   |  |  |
| Fidelity Investments  | <u>888-432-3633</u><br>gdbenefits.com                       | Choose or change 401(k) contributions<br>Manage investments  |  |
| Health coaching   |   |  |  |
| Anthem BCBS health<br>coaches   | gachealthcoaches@<br>anthem.com                             | Healthy lifestyle and health condition management<br>support<br>Health education   |  |
| Healthy Rewards Incentive   | program   |  |  |
| Castlight   | <u>844-432-0032</u><br>mycastlight.com/gener-<br>aldynamics | Healthy Rewards<br>Link to all benefits resources  |  |

## 2025 BENEFIT RESOURCES

| Heatlhy Partners (included in | n your Gulfstream medical pl                                    | an)   |
|-------------------------------|---|---|
| Included Health               | <u>855-408-1626</u><br>support@included-<br>health.com          | Get a second opinion on a new diagnosis or treat-<br>ment plan from leading medical experts         |
| Hello Heart                   | Available thru the Cas-<br>tlight app                           | Mobile platform to track your blood pressure and help decrease heart risk                           |
| Sword Health                  | Available thru the Cas-<br>tlight app                           | Digital physical therapy for preventation and treate ment of musculoskeletal issues                 |
| Omada Health                  | Available thru the Cas-<br>tlight app                           | Get help losing weight and reducing your risk of typ<br>2 diabetes and heart disease                |
| Wellthy                       | join.wellthy.com/gulfst-<br>ream                                | Dedicated care coordinator to help guide you<br>through a care plan for a loved one (or yourself)   |
| Voluntary benefits            |   |   |
| ID Watchdog                   | Enroll thru <u>gdbenefits.</u><br><u>com</u>                    | Identity theft protection   |
| MetLife Legal Plan            | <u>800-821-6400</u><br>legalplans.com                           | Digital estate planning, home loan and refinancing support, personal bankruptcy and debt collection |
| MetLife                       | <u>800-438-6388</u><br>metlife.com/mybenefits                   | Accident, critical illness, hospital indemnity insurance and veterinary pet insurance               |
| Farmers                       | <u>800-438-6381</u><br><u>myautohome.farmers.</u><br><u>com</u> | Home and auto insurance   |
|                               | 888-695-4640  | Home and auto insurance   |

HMS (VerifyOS)

<u>877-321-0791</u>



Scan for quick links to benefit resources.

Dependent verification program administrator

