

# 2025 Annual Enrollment

**Benefits designed with you in mind**

Enroll from November 13 - December 3, 2024



# Make the most of your benefits for 2025.

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](https://gdbenefits.com) to learn more. If you still have questions, you can contact the General Dynamics Service Center at **888-GD-BENEFITS** (888-432-3633). If you are calling from outside the U.S., dial the out-of-country access number followed by **617-563-3782**. Then, when it's time to enroll, visit [gdbenefits.com](https://gdbenefits.com).

Please note: All benefit provisions in this Guide may not apply to you. Look for additional information about your 2025 benefit offerings on [gdbenefits.com](https://gdbenefits.com).

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## What you need to know for 2025

### Flexible Spending Accounts (FSAs)

The 2025 annual contribution limit for Health Care FSAs will increase to \$3,200. The contribution limit will remain at \$5,000 for Dependent Care FSAs.

Any money remaining in your Health Care FSA above \$640 at the end of the 2024 plan year will be forfeited. Beginning in 2025, you can roll over a remaining balance *only* if you make an FSA election for 2026. Funds remaining in your Dependent Care FSA do not roll over into the next plan year.

### 401(k) Catch-up Contribution Change

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.

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 effects unless updated on [gdbenefits.com](https://www.gdbenefits.com).



## What you need to do to enroll

Annual Enrollment is November 13 through December 3, 2024

### 1. Get ready to enroll

- Makes sure you can log on to [gdbenefits.com](https://gdbenefits.com) (it's the same username and password as your Gulfstream 401(k) Retirement Plan account)
- Gather key personal information, including dates of birth and Social Security numbers for any dependents you plan to enroll
- Review your beneficiaries and update them if necessary

### 2. Enroll in your 2025 benefits 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 FSA contribution elections
- Review and enroll in any income protection and voluntary benefits options available to you

### 3. Finalize your choices

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

## Important reminders

### If you choose not to take action:

Most of your 2024 elections will carry over into 2025. However,

- Your FSA elections will not roll over
- 401(k) catch-up contributions will not roll over

### Enrolling dependents

Eligible dependents include:

- Your legal spouse
- Your natural-born child, legally adopted child, stepchild, or legal guardian child under age 26
- Your disabled adult child (see your Summary Plan Description for details)

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.

### Contact Information

If you have questions about your plan eligibility, enrollment options, dependent information or need help enrolling, please contact the General Dynamics Service Center at **888-GD-BENEFITS** (888-432-3633).

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

For questions about your current plan coverage through Cigna Global, call the contact center at **855-438-5473** or **302-797-3773**.

## Highlights of your medical, dental and vision benefits

- In your Cigna Global medical plan, there is no annual deductible or coinsurance for services received outside of the U.S.
- If seeking stateside medical care, choose a physician, facility or medical service “in-network” for the highest level of benefits
- You may choose to use any hospital or physician outside of the U.S. for medical care
- The Cigna Global medical plan includes vision benefits and the Employee Assistance Program (EAP)
- Additional vision coverage through VSP Vision Care is available as a separate election. The vision plan options through VSP provide in-network and out-of-network benefits. To find out if a provider is in the VSP network, visit [gd.vspforme.com](http://gd.vspforme.com).

Review the table below for details about your 2025 plan options. Major medical and dental plan provisions remain unchanged for 2025.

### Your Cigna Global medical plan (includes vision benefits)

	Outside of U.S.	In-Network in U.S.	Out-of-Network in U.S.
<b>Your Annual Deductible</b>			
Employee Only	\$0	\$100	\$300
Family	\$0	\$300	\$600
<b>Your Annual Out-of-Pocket Maximum</b>			
Employee Only	\$0	\$1,000	\$3,000
Family	\$0	\$3,000	\$6,000
<b>Medical Coinsurance</b> (the % you pay for most services after you meet the deductible)	Plan pays 100%	You pay 15% after deductible	You pay 35% after deductible
<b>Prescriptions</b>	Plan pays 100%	You pay 15% (deductible does not apply)	You pay 35% (deductible does not apply)
<b>Vision Services</b>			
<b>Routine Eye Exam</b> (one every 12 months)	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>Regular Lenses and Frames</b> (up to a \$300 maximum every 12 months)	Plan pays 100%	Plan pays 100%	Plan pays 100%

### Your Cigna Global dental plan

Benefit*	International**
<b>Preventive/ Diagnostic Care</b>	Plan pays 100%
<b>Annual Deductible</b>	
Employee Only	\$50
Family	\$150
<b>Orthodontia Deductible</b>	\$50
<b>Basic Care</b> (e.g., routine fillings)	20% coinsurance after deductible
<b>Major Care</b> (e.g., crowns or bridges)	50% coinsurance after deductible
<b>Orthodontia</b>	50% coinsurance after deductible
<b>Annual Max Benefit</b> (does not include preventive/diagnostic care or orthodontia)	\$1,750
<b>Orthodontia Lifetime Max Benefit</b> (separate from Annual Maximum Benefit)	\$2,250

\* Employees who carry dual medical and/or dental coverages are advised to see if their other coverage has a coordination of benefits clause. This industry standard does not guarantee additional or supplemental coverage to pay for what the primary coverage did not.

\*\*This column shows the amount you pay unless otherwise stated.

## Your VSP Vision Care plan options

The Cigna Global medical plan comes with vision benefits, but you also have the option of selecting a plan through VSP Vision Care. There are two options — you may choose the Basic VSP Plan or the Premium VSP EasyOptions Plan, which provides enhanced benefits for frames and lenses.

Benefit	Basic VSP Plan In-Network*	Premium VSP EasyOptions Plan In-Network*
<b>Exams</b>	1 per calendar year, \$10 copay	
<b>Frames</b>	1 <b>every other</b> 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 <b>every</b> calendar year \$20 copay**, \$200 maximum allowance, an extra \$50 on Marchon or Altair brand frames, plus 20% off any out-of-pocket costs
<b>Lenses***</b>	1 per calendar year, \$20 copay**	
<b>Contact Lenses***</b>	1 per calendar year Medically necessary lenses: \$20 copay, then no charge Elective lenses: \$200 allowance; fitting/evaluation covered in full with copay not to exceed \$60	
<b>LASIK</b>	Discounts available	
<b>Enhancements****</b>	N/A	This plan includes all services from the Basic VSP Plan, PLUS you can choose from <b>one</b> of the following annual upgrades at time of service: <ul style="list-style-type: none"> <li>• Additional \$100 frame allowance</li> <li>• Fully covered premium or custom progressive lenses</li> <li>• Fully covered light-reactive lenses</li> <li>• Fully covered anti-glare coating</li> <li>• Additional \$100 contact lens allowance</li> </ul>

\*This column shows the amount you pay unless otherwise stated.

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

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

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

## Premiums

Weekly   Full-Time	Cigna Global Medical	Cigna Global Dental	Basic VSP Plan	Premium VSP EasyOptions Plan
<b>Employee Only</b>	\$23.99	\$2.04	\$1.53	\$2.58
<b>Employee + Spouse</b>	\$58.08	\$6.65	\$3.07	\$5.50
<b>Employee + Child(ren)</b>	\$58.08	\$6.65	\$3.07	\$5.50
<b>Employee + Family</b>	\$87.61	\$10.56	\$4.37	\$7.83



## Tax-advantaged accounts

Gulfstream offers you two types of FSAs — the Health Care FSA and the Dependent Care FSA. You contribute to these accounts with pre-tax deductions from your paycheck. By paying for eligible expenses with pre-tax dollars, you save money. Visit [wageworks.com](https://www.wageworks.com) to learn more or access your account.

### The Health Care FSA

- In 2025, you may contribute up to \$3,200 to a Health Care FSA to use for eligible medical, dental and vision out-of-pocket expenses. You can only carry over \$640 in unused funds at the end of the year, any funds above that amount will be forfeited. Beginning in 2025, you can roll over a remaining balance *only if* you make an FSA election for 2026.

### The Dependent Care 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. You can contribute up to \$5,000 annually (or up to \$2,500 if you are married and filing taxes separately) for eligible dependent care expenses incurred while you or, if married, you and your spouse work, seek work, or attend school full time. Under the Dependent Care FSA, you can only be reimbursed up to the amount that is in your account at the time of reimbursement. Any amounts remaining in your Dependent Care FSA at the end of 2025 will be forfeited.

## Income protection benefits

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

Life and AD&D Insurance for you and your dependents 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.\*

### 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 plan during Annual Enrollment.

\* You may be 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.

## Voluntary benefits

Learn more about your Voluntary Benefits options — including any 2025 enhancements — on [gdbenefits.com](https://gdbenefits.com) or in the Summary Plan Descriptions.

**You can enroll 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.\* It also covers injuries, 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 payment based on a benefit schedule if you or a covered dependent is hospitalized in a facility due to an accident or illness.\*

### Legal Services

MetLife Legal Plan provides digital estate planning, home loan and refinancing support. When you use a Plan attorney within the U.S. or Puerto Rico, most eligible services are covered at 100% of cost with unlimited office and phone consultations. Outside of the U.S. and Puerto Rico, MetLife pays according to a reimbursement schedule. Visit [legalplans.com/why-enroll](https://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

If you maintain an active U.S. address, you may select Pet Insurance through MetLife. It can help you pay for your dog or cat's treatments, surgeries, lab costs, X-rays and much more.\* You can sign up for this coverage any time throughout the year by calling MetLife at **800-GET-MET8** (**800-438-6388**).

### Auto & Home

If you have a home or vehicle in the U.S., 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](https://myautohome.farmers.com) for Farmers or by calling **888-695-4640** or visiting [travelers.com/affinity/sponsor/gendyn](https://travelers.com/affinity/sponsor/gendyn) for Travelers.

\*Policy covers treatment through licensed veterinarians in the U.S.



## Expatriate resources

### Cigna Global Employee Assistance Program

Living and working outside of your home country can be exciting, but also challenging and lonely. Whether it's everyday issues that are becoming a little overwhelming, or finding yourself in a crisis situation, Cigna Global's IEAP through Workplace Options (WPO) can help. The program offers free, confidential, around-the-clock services that can help you and your family balance the demands of work and life abroad. These services are part of your benefits plan, so when you need advice, just pick up the phone (**888-851-7032** or **+44 208 987 6230 outside the US**) or go online at [CignaEnvoy.com](https://www.cignaenvoy.com).

### Cigna Envoy

Visit [CignaEnvoy.com](https://www.cignaenvoy.com) to:

- View or print Cigna Global ID cards
- Find contact information, maps and directions for Cigna's network of health care professionals and facilities around the world
- View explanations of plan benefits and frequently asked questions
- Complete a health and well-being assessment and get tips for managing your health, medication and well-being while on assignment
- Find valuable health, cultural and safety contact information for your assignment location
- Submit, monitor and track payment for health care claims
- Manage a chronic condition, here's how:
  - Visit [customer.cignaenvoy.com](https://customer.cignaenvoy.com) and enter your credentials. If you have not yet registered for Cigna Envoy, select **Register** and follow the prompts.
  - Select **Toolkit** from the top menu, followed by **Health and Wellbeing**, and then **What to Know When Travelling and Relocating**.
  - The Pre-Assignment Assistance Programme will be your first option. Register or log in to complete the online questionnaire whether you are starting your first international assignment or already on assignment and want support in managing conditions for you or your family
  - Please check the **yes** consent box at the end of the questionnaire so that you may receive information or outreach from a Cigna clinician or nurse.
  - You can also click on our country guides and provider directory to find local health care information, required and recommended immunizations, and more.

### Cigna Wellbeing® App

Whether you're home or on assignment, you have access to a team of wellness and medical experts with the Cigna Wellbeing App. Download the app from the Apple App Store or Google Play to access:

- Convenient phone or video visits with a clinician through the Global Telehealth service
- Health assessments in key areas that affect your wellness
- Wellness tips, recipes, articles and more
- Wellness Coaching through videos
- Health management of chronic conditions
- Real time access to the Employee Assistance Program

## More about Cigna's Global Telehealth service

When you access Telehealth through the app, you can arrange:

- Video or phone consultations with a licensed doctor
- A diagnosis for non-emergency health issues ranging from acute conditions to complex chronic conditions
- Non-emergency pediatric care
- Prescriptions for common health concerns, when medically necessary and allowed in your jurisdiction
- Making preparations for an upcoming consultation
- Discussing a medication plan and potential side effects

## Cigna Global Support

Contact Cigna Global at any time if you have any questions about managing your health, finding providers or submitting claims for reimbursement. Cigna Global's telephone number is located on the back of your card: **855-438-5473** (call toll-free in the U.S.) / **302-797-3773** (call collect outside the U.S.).

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.