

Benefits designed with you in mind

2025 Annual Enrollment
November 13 – December 3, 2024



Annual Enrollment begins on November 13, 2024 and closes on December 3, 2024.

It's almost time for 2025 Annual Enrollment, which means it's time for you to review the health and well-being benefits Gulfstream offers and choose the plans that fit your needs.

Visit gdbenefits.com to:

- Confirm/update your benefit choices for 2025
- Make sure your beneficiary information is up to date
- Confirm dates of birth and social security numbers (SSNs) or taxpayer identification numbers (TINs) for each covered dependent

If you have questions, contact the General Dynamics Service Center at **888-GD-BENEFITS (888-432-3633)**.

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Most 2024 Benefits Choices will Roll Over for 2025.

The exceptions are contributions to a Health Care or Dependent Care Flexible Spending Account (FSA). You must actively decide how much you want to contribute to these accounts in 2025.

What's new for 2025

Flexible Spending Account limits

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 plan year will be forfeited. Beginning in 2025, you can roll over a remaining balance only if you make an active 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 contributions 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.

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.

2025 medical, dental and vision

Your medical plan option

Gulfstream's health plans cover most in-network preventive care for you and your family at 100%, so you pay nothing. That means annual exams, well child visits and age-appropriate screenings like colonoscopies and mammograms are free.

Here is a brief overview of the HMSA PPO Plan. Visit hmsa.com for plan details.

	HMSA PPO Plan	
	In-network	Out-of-network
% You Pay for Preventive Care	0%	0%
Your Annual Deductible	No deductible	No deductible
Coinsurance (the % you pay for most services)	20%	20%
Your Annual Out-of-Pocket Maximum:		
• Single	\$2,500	\$2,500
• Family	\$7,500	\$7,500
Prescription Drug Out-of-Pocket Maximum:		
• Single	\$3,600	\$3,600
• Family	\$4,200	\$4,200
Office Visit	\$14 copay	\$14 copay
Hospital Services:		
• Inpatient	20%	20%
• Outpatient	20%	20%
Emergency Room	\$100 copay	\$100 copay
Urgent Care	\$14 copay	\$14 copay
Prescriptions:		
• Generic	\$7	\$7+20%
• Formulary	\$30	\$30+20%
• Non-Formulary (other brand)	\$75	\$75+20%
• Specialty (Formulary)	\$100	No coverage
• Specialty (Non-formulary)	\$200	No coverage

Your dental plan options

You will continue to 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
Preventative/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 Benefits (does not include preventative/diagnostic care or orthodontia)	\$1,000/covered person	\$2,500/covered person
Orthodontia	Not covered	50% coinsurance
Orthodontia Lifetime Maximum Benefit	Not covered	\$3,000 per person

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

Your vision plan options

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 Easy Options 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 & 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: <ul style="list-style-type: none"> • Additional \$100 frame allowance • Fully covered premium or customer 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.

Your 2025 costs for coverage

The tables below show employee weekly contributions for medical, dental and vision coverage in 2025.

	WEEKLY FULL TIME MEDICAL PREMIUMS	
	HMSA PPO Plan	
Employee Only	\$23.99	
Employee + Spouse	\$58.08	
Employee + Child(ren)	\$58.08	
Family	\$87.61	

	WEEKLY FULL TIME DENTAL PREMIUMS	
	Delta Dental Basic	Delta Dental 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

	WEEKLY FULL TIME VISION PREMIUMS	
	Basic VSP Plan	Premium VSP EasyOptions Plan
Employee Only	\$1.53	\$2.58
Employee + Spouse	\$3.07	\$5.50
Employee + Child(ren)	\$3.07	\$5.50
Family	\$4.37	\$7.83

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

Tax-advantaged accounts

A Flexible Spending Account, or FSA, is a pre-tax savings account you can use to pay for eligible medical, dental and vision out-of-pocket expenses. Visit [wageworks.com](https://www.wageworks.com) to learn more or access your account.

The Health Care FSA

- You may contribute up to \$3,200 to a Health Care FSA. 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. 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 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 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

Provide 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.

You can enroll 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 & Home

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.


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

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 staying on track. Take advantage of these resources any time through the Castlight Mobile app or by following the directions below.

Note: Employees who are not enrolled in a Gulfstream medical plan can access SupportLinc EAP, Wellthy, Sword Health's prevention program*, step tracking, nutrition tracking, health tips and resources, as well as participate in companywide challenges to earn points for sweepstakes entries and up to \$300 in rewards.

Make the most of my Healthy Partners




Manage my health condition

sword

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.



omada

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


Visit omadahealth.com/general-dynamics or scan the QR code to download the app.



Hello Heart

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

Included HEALTH

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/general-dynamics.





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.

** 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

supportline

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.

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



How to enroll

Annual Enrollment is November 13 through December 3, 2024.

When you're ready to enroll, go online to gdbenefits.com to view your 2025 options and plan rates. Your Fidelity login information for your health care is the same as the username and password for your Gulfstream 401(k) retirement plan account.

You may enroll yourself and your eligible dependents for benefits, including:

- 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 more 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 submitting required documentation when requested. This process includes providing proof of your dependent's relationship to you (e.g., birth certificates for children). All verified dependents are subject to future random audits conducted by General Dynamics. **Note:** If you are on a leave of absence, you may not be able to change your coverage for all benefits during Annual Enrollment.

If you do nothing . . .

- Most of your 2024 elections will carry over into 2025.
- Your FSA elections do not roll over.
- 401(k) **catch-up** contributions will not roll over.

Need help...

If you have questions about plan eligibility, enrollment options, dependent information or need help enrolling, contact the General Dynamics Service Center at **1-888-GD-BENEFITS (1-888-432-3633)**. Representatives are available from 8:30 a.m. to midnight Eastern time, Monday through Friday (except for New York Stock Exchange holidays).

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.

IMPORTANT: This brochure contains highlights of benefits offered by General Dynamics. Complete descriptions of benefit plans are available in the actual plan documents. Every effort has been made to ensure this brochure accurately describes these benefits. However, if there is a conflict between this information and the plan documents, the plan documents will govern. In addition, participation in the benefits program does not constitute a right to continued employment with General Dynamics. Nothing in this brochure should be construed as a contract or offer to contract for employment for any specific time or under any particular terms and conditions. General Dynamics reserves the right to amend or terminate any benefit plan at any time.