

## COVID-19 Benefits Updates

*The following notice provides updates, schedule changes and other information from HII's benefit vendors related to the Coronavirus COVID-19. This document will be updated as new information becomes available.*

### **May 21, 2020 Updates:**

**Update on benefits actions effective June 1:** As HII and its divisions adjust their operations to meet the needs of our "new normal" operations, the following changes will be in effect starting June 1:

- The seven-day elimination period for receiving short-term disability benefits for covered illnesses and injuries will be reinstated. This means disabilities with an effective date of June 1 or later will undergo the seven-day elimination period per our normal plan provisions. In addition, time missed during the elimination period will no longer be paid through special company-paid COVID-19 leave.
- All short-term disability claims must meet the regular plan provisions for approval, meaning coverage will be approved by Prudential and Unum for employees who cannot perform their job due to injury or disability. Employees with immune-compromising health conditions that are currently on short-term disability will continue to receive coverage if they filed their claim prior to June 1. After June 1, however, claims for injuries and disabilities must meet the normal plan provisions for approval.
- The standard waiting period for newly hired represented employees to gain medical coverage will be in effect, meaning all represented employees hired on or after June 1 will have a waiting period before being eligible for benefits.
- Divisions' payroll departments will take benefit deductions from employees returning from liberal leave per their division-specific policies. All benefit termination procedures will return to normal effective June 30.

Note the \$10 employee-paid Teladoc fee is still being waived until further notice, meaning employees eligible for Teladoc can continue to seek medical and behavioral health care at no cost to them.

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### **May 1, 2020 Updates:**

**Update regarding VSP's vision plan extension:** On April 27, VSP announced that HII employees and dependents enrolled in a VSP plan for the 2019-2020 plan year have the opportunity to use their benefit until Sept. 1, 2020. Employees and dependents must call VSP's services department at 800-877-7195 prior to July 1, 2020, though to explain their inability to access care during the plan year so VSP can issue proper authorization to extend coverage. Coverage will not be extended to individuals who neglect to call by July 1.

**401(k) withdrawals:** Per HII's 401(k) plan provisions, employees can request a withdrawal if they are eligible and have an amount available. Standard federal withholding of 20% and applicable state taxes will be deducted from the payment. Per the Coronavirus Aid, Relief and Economic Security (CARES) Act,

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you may be able to use the CARES Act tax relief on your withdrawal when you file your 2020 taxes. To be exempt from the 10% penalty, you'll need to designate the withdrawal as COVID-19 related on your 2020 taxes. To be considered COVID-19 related, one or more of the following criteria must be met:

- Employees who have been diagnosed with COVID-19.
- Employees whose spouse or dependent has been diagnosed with COVID-19.
- Employees who have experienced adverse financial consequences as a result of the COVID-19 pandemic.

Note that at this time no changes are being made to the loan or withdrawal provisions of any HII 401(k) plan as a result of the CARES Act. This is not intended to be tax advice, and we recommend consulting with a tax or financial advisor if additional information or guidance is needed.

For employees enrolled in the HISP or FSSP plan: If you are thinking of taking money out of your 401(k) soon, be sure your address, mobile phone number and financial institution information (i.e., direct deposit account information) are up to date with HR and UPoint, and change them if needed as soon as possible. If you don't do this in advance of your request, you may experience a delay due to security requirements.

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#### ***April 27, 2020 Updates:***

**VSP vision insurance extension:** VSP has announced the following change to vision insurance for those enrolled in an HII vision plan. The pandemic has caused many vision care clinics to close, which means some patients have not been able to use their vision benefit. Employees and dependents enrolled in a VSP plan for the 2019-2020 plan year now have the opportunity to use their benefit until Sept. 1, 2020. They should call VSP's service department at 800-877-7195 first, though, to explain their inability to access care during the plan year so VSP can issue proper authorization.

**Flexible spending and health savings account coverage for select health products:** Per the Coronavirus Aid, Relief and Economic Security (CARES) Act, over-the-counter medical products without a prescription, such as aspirin or allergy medication, and menstrual products can now be reimbursed from a health care flexible spending account (FSA) or health savings account. As a reminder, employees enrolled in a health care FSA for the 2019-2020 plan year can incur out-of-pocket expenses through Sept. 15, 2020 and submit claims by Dec. 31, 2020.

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#### ***April 21, 2020 Updates:***

**HII Family Vision Centers operations:** The HII Family Vision Centers will operate normal business hours starting Monday, April 20. Both vision centers will be open Monday through Friday from 7 a.m. to 6 p.m. and Saturdays from 8 a.m. to noon. Ingalls' safety center eyewear services will be available Monday through Friday from 5-7 a.m. and from 1-3 p.m. Central time.

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***April 16, 2020 Updates:***

**CARES Act and 401(k) withdrawals:** Last month U.S. lawmakers passed the Coronavirus Aid, Relief and Economic Security (CARES) Act that included certain changes to 401(k) withdrawals. Under the CARES Act, HII employees who participate in a HII 401(k) plan and are eligible to receive a plan withdrawal may be eligible to withdraw funds for COVID-19-related expenses without being subject to the usual 10% early withdrawal penalty. These penalty-free withdrawals are retroactively available from Jan. 1, 2020 to Dec. 31, 2020.

To be exempt from the 10% penalty, employees should designate the withdrawal as COVID-19-related on their 2020 taxes. COVID-19-related designations may be available to:

- Employees who have been diagnosed with COVID-19.
- Employees whose spouse or dependent has been diagnosed with COVID-19.
- Employees who have experienced adverse financial consequences as a result of the COVID-19 pandemic.

Employees who take an early withdrawal from their 401(k) may pay taxes on the withdrawal over three years, starting with their 2020 taxes.

Please keep in mind that this information is for informational purposes only, and it should not be relied upon as legal or tax advice. Employees are encouraged to review their finances and retirement plans before making any withdrawals. If you wish to speak to an advisor about your 401(k) plan, resources are available:

- If you participate in the Huntington Ingalls Savings Plan (HISP) or the Financial Security and Savings Program (FSSP): You can speak to an Alight financial advisor from 9 a.m. to 9 p.m. Eastern time at 1-877-216-3222.
- If you participate in the 401(k) plan through Wells Fargo for Newport News represented employees: You can speak to a representative at 800-728-3123 from 7 a.m. to 11 p.m. Eastern time.

**Online dentistry appointments available through Onsite Dental:** Onsite Dental is now offering online dental appointments to new patients, existing patients and dependents. HII employees and dependents can connect with Onsite Dental's board-certified dentists through live video consultations to address dental concerns and treatment options. Patients will need to use a personal smartphone, computer or tablet with internet, audio and camera access. Appointments are available Monday through Thursday. Call to make an appointment:

- Gautier, Mississippi: (228) 355-4532
- Newport News, Virginia: (757) 707-7223

Onsite Dental is a Delta Dental PPO Provider. Fees with Onsite Dental are based on patients' individual dental insurance coverage. Contact Onsite Dental regarding in-network and out-of-network pricing and eligibility.

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**Flexible spending account coverage updates:** As a result of the Coronavirus Aid, Relief and Economic Security (CARES) Act, over-the-counter medicines and other health care items are now covered under the health care flexible spending account (FSA). Employees enrolled in a health care FSA can incur out-of-pocket expenses through Sept. 15 for the current plan year that ends June 30. Dependent care FSA expenses must be incurred by June 30. All FSA claims must be filed by Dec. 31 for the 2019-2020 plan year.

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***April 10, 2020 Updates:***

**Financial resources available:** If you have questions about short-term and long-term financial needs due to the impact of COVID-19, SmartPath, HII's financial education partner, has launched a COVID-19 help center online. Available to all HII employees and their families, the help center serves as a central hub for information and advice on how to manage your day-to-day and long-term financial goals during this crisis. The center includes articles and weekly webinars on a variety of topics, including saving during a crisis, the impact on student loans and more. Webinars are available live or on-demand. Employees can also schedule a free coaching call with a SmartPath coach or chat with a coach online. The help center is available at [www.joinsmartpath.com/coronavirus](http://www.joinsmartpath.com/coronavirus).

In addition, market volatility due to the pandemic has led to questions and uncertainty in regard to retirement planning and 401(k) savings. Below are resources for HII's 401(k) plan participants:

- If you participate in the Huntington Ingalls Savings Plan (HISP) or the Financial Security and Savings Program (FSSP): Employees have access to a new financial news section on UPoint. To access it, log into UPoint from [www.hiibenefits.com](http://www.hiibenefits.com), click the Savings and Retirement tab, then access the Financial News section on the Financial Education page. Employees can also speak to an Alight financial advisor from 9 a.m. to 9 p.m. Eastern time at 1-877-216-3222.
- If you participate in the 401(k) plan through Wells Fargo for Newport News represented employees: Employees can access an online market volatility resource center when they log into [www.financialengines.com/fornnsrep](http://www.financialengines.com/fornnsrep). Advisors are also available by phone at 800-601-5957 from 9 a.m. to 9 p.m. Eastern time.

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***April 2, 2020 Updates:***

**HII Family Vision Centers operational update:** The vision centers will be closed to in-person services starting April 3 with the exception of safety eyewear services. In addition, the vision centers will operate for safety eyewear services only under updated hours:

***Ingalls Shipbuilding:***

- Family vision center: Mondays, 2-6 p.m. (for safety eyewear services only)
- Ingalls safety center eyewear services: Thursdays, 5-7 a.m. and 1-3 p.m.
- Ingalls EDC and Admin safety eyewear services: Closed until further notice

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*Newport News Shipbuilding:*

- Family vision center: Mondays and Thursdays, 2-6 p.m. (for safety eyewear services only)
- Shipyard safety eyewear services: Discontinued until further notice

Safety glasses orders will be available for pickup during the revised hours of operation. In process eyewear and contact lens orders will be shipped to customers' homes at no charge. New contact lens, duplicate safety and other eyewear orders can be placed remotely via phone or email:

- Gautier, Mississippi vision center: 228-205-7761
- Newport News, Virginia vision center: 757-327-4188
- Email: [osconsumersupport@vsp.com](mailto:osconsumersupport@vsp.com)

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***March 30, 2020 Updates:***

**Loss of benefits as a qualified life event:** If your family member loses coverage from their employer, they could be eligible to enroll in HII benefits as a dependent if you are currently enrolled in HII benefits. Family members eligible for benefits include spouses, domestic partners, children under age 26 and unmarried children of any age who have a certified disability. If your family member loses employer-sponsored benefits from another company and meets one of these criteria, you may be able to enroll them in HII benefits as your dependent. Also, if you are enrolled in a spouse's employer-sponsored benefits and they lose coverage, you may have the option to enroll yourself and your dependents in an HII benefits plan.

Loss of benefits is considered a "qualified life event," which gives you 31 days upon the loss of coverage to enroll your dependents in HII benefits. To enroll a dependent in benefits, log into UPoint from [www.hiibenefits.com](http://www.hiibenefits.com) or call the Huntington Ingalls Benefits Center (HIBC) at 1-877-216-3222. HIBC representatives are available from 9 a.m. to 6 p.m. ET Monday through Friday. Due to high call volume, enrolling online will result in faster enrollment processing.

**Election changes for dependent care flexible spending accounts (FSA):** If you are enrolled in a dependent care flexible spending account (FSA) and your FSA-eligible day care center has closed, you may be able to change your FSA election. Existing IRS rules permit election changes when there is a change in child care provider. Therefore, if your child care or day care center closed due to the coronavirus (COVID-19) pandemic, you may be able to change your FSA election, regardless of if you switch to another child care center. If you wish to change your election, call the Huntington Ingalls Benefits Center (HIBC) at 1-877-216-3222.

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***March 25, 2020 Updates:***

**Teladoc \$10 fee waived:** In response to the high volume of patients in primary care offices, urgent cares and emergency rooms, HII has worked with Teladoc to suspend the \$10 employee-paid fee over the next 30 days for all employees enrolled in HII's Anthem medical plans. This means employees can access Teladoc's non-emergency medical and behavioral health care without paying the \$10 fee.

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**Update on disability services for immune-compromising health conditions:** HII has confirmed that its disability service providers Prudential and Unum will cover short-term disability benefits for employees who have a doctor-approved immune-compromising health condition that makes it unsafe for them to come to work. Prudential and Unum would need documentation from the health care provider confirming this recommendation.

**Immediate access to medical coverage for newly hired represented employees:** HII has worked with union leaders at Ingalls and Newport News to temporarily suspend the waiting period for represented employees so newly hired employees will have immediate access to medical coverage. This means that represented employees currently in their initial waiting period can now enroll themselves and their dependents in medical coverage starting Monday, March 23. This change is not retroactive and includes medical coverage only. All other elected benefits will start on their original date.

Eligible employees will be contacted by their division with more information. Employees should log into UPoint from [www.hiibenefits.com](http://www.hiibenefits.com) or call the Huntington Ingalls Benefits Center (HIBC) at 1-877-216-3222 to enroll. HIBC representatives are available from 9 a.m. to 6 p.m. ET Monday through Friday. Due to high call volume, enrolling online will result in faster enrollment processing.

**HII Family Vision Centers operating with reduced staff:** The HII Family Visions Centers in Gautier, Mississippi and Newport News, Virginia are currently operating normal business hours with reduced staff to allow for social distancing. Patients and customers will be limited to two in the center at a time. If you wish to pick up eyewear, you are encouraged to call ahead before visiting the vision center. Eyewear will also be shipped at no charge.

- Newport News vision center: Eye exam appointments are being rescheduled as needed but the vision center is open for retail. Shipyard safety glasses services are suspended until further notice. Safety glasses are available in the vision center.
- Gautier vision center: Eye exam appointments have been suspended at this time, but the vision center is open for retail. Shipyard safety glasses services are still in operation.

**HII Family Health Center operations updates:**

- The Family Health Centers in Gautier and Newport News are still operating normal business hours at this time and are adjusting patient schedules to minimize the number of non-acute appointments in-person. Patients with wellness and/or chronic condition management appointments are encouraged to schedule telephonic appointments with their provider.
- The health center staff continues to follow CDC guidelines for testing and in-person appointments, which include instructing patients to call before visiting the health center in person.
- At this time the onsite CVS pharmacies are operating normal business hours. Patients are highly recommended to use the drive-thru to pick up prescriptions versus entering the pharmacy.

**Anthem covering telephonic medical and mental health appointments:** As doctors' offices reduce in-person appointments to support social distancing, HII has confirmed that Anthem will cover telephonic appointments the same as in-person appointments in terms of billing and copays.

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**Telephonic HERO counseling:** Employees and family members who wish to speak with a HERO counselor can schedule a free telephonic appointment with the following counselors at the Family Health Centers:

Newport News counselors:

- Martin Phillips, LPC, CMHCC (757) 717-3884
- Charlie Koah, LPC, CRC (757) 871-3693
- Roshon Britt, LPC, CSAC (757) 323-1292
- Ron Grett LCSW (757) 310-6666

Gautier counselors:

- April Krieger LPC (228) 935-2004
- Ellen Malone LCSW (228) 497-8180
- Orville Johnson, LPC (251) 269-1819

All HERO services are free and confidential.

**Alight Financial Advisors (AFA) adjusted schedule:** AFA's advisor call center is operating adjusted hours from 9 a.m. to 6 p.m. ET. To speak to an advisor, call 1-877-216-3222.

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### ***March 18, 2020 Updates:***

**CVS Health updates to prescription refills and delivery:** CVS Health announced it has made the following changes to its prescription policies in response to COVID-19:

- Waived early refill limits on 30-day prescriptions for maintenance medications at any in-network pharmacy
- Waived charge for home delivery of all prescription medications

**Teladoc COVID-19 care:** In an abundance of caution, all patients who call into Teladoc will be screened for COVID-19 risk factors per the CDC's guidelines. Teladoc physicians will request a detailed travel and contact history to assess a patient's COVID-19 risk. If a patient presents symptoms consistent with COVID-19, Teladoc physicians will help guide patients to the next step for care and testing as appropriate. If a patient's symptoms and risk factors are compatible with COVID-19, Teladoc will contact the appropriate public health department in accordance with local reporting requirements. The public health department may then contact the patient directly to initiate diagnostic testing and address self-monitoring and quarantine actions as necessary. If a patient contacts Teladoc and asks to be tested for COVID-19, Teladoc will advise the individual to call a local health care provider or their state's public health hotline to verify test availability. Teladoc will also advise patients to call doctors' offices before arriving in person so the office can direct them appropriately and minimize potential exposure.



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**Information for HII Family Health Center patients:** To minimize potential exposure, the HII Family Health Centers have instructed patients to call to schedule an appointment before visiting the health center. The online appointment scheduling tool has been disabled at this time. The health centers are also rescheduling all non-acute in-person appointments, including wellness and condition management appointments. QuadMed will contact patients regarding rescheduling or telephonic appointment options.

To make an appointment, please call the health center near you:

- Gautier, Mississippi health center: (228) 205-7700
- Newport News, Virginia health center: (757) 327-4200

The Family Health Centers, onsite CVS Pharmacies and Family Vision Centers are operating under normal hours at this time. The vision center in Gautier is rescheduling vision exams, but the retail store is still open. Additionally, all QuadMed-sponsored wellness activities, fitness classes and the Ingalls FitCenter have been suspended until further notice.

**Information for Onsite Dental patients:** In accordance with recommendations from the National Dental Association, HII's Onsite Dental clinics in Newport News, Virginia and Gautier, Mississippi have closed. Staff at each location will contact patients and reschedule accordingly. Appointments will be available for emergencies only.

**Know Your Numbers program extension:** As of March 16, QuadMed's BeWell for Life team has suspended all onsite Know Your Numbers health screening events. Employees eligible for the program can use and submit the health screening form found on QuadMed's Wellness Online portal to meet that requirement. To accommodate employees completing the form, HII has extended the program deadline from March 31 to April 30.

**Stress and anxiety resources:** The threat and precautionary measures taken for COVID-19 may cause stress and anxiety, especially for individuals who are vulnerable to the virus or have loved ones vulnerable to the virus. HERO: HII Employees Reach Out offers free telephonic counseling and online resources to all HII employees and their dependents and household family members. Call 1-855-400-9185 24/7/365 to speak to a HERO representative, or visit [www.hiihero.com](http://www.hiihero.com) and use code "Huntington Ingalls" for coping strategies and more.

**Resources and referrals for parents:**

- The CDC website includes a [checklist](#) to help parents plan and prepare for COVID-19 disruptions.
- HERO offers free referrals for child care services nationwide for all HII employees and their families. HERO's representatives and website can connect you with a list of local child care providers. Employees and their families are encouraged to call the HERO phone line for an emailed list of providers that are available. Due to high volume of requests, though, turnaround time for confirmed lists could be a few days. Employees and their families can also visit [www.hiihero.com](http://www.hiihero.com) (code "Huntington Ingalls") and use the Child Care Provider Locator tool to search providers by zip code. Note that some child care providers have closed due to COVID-19.