



2026 Open Enrollment

November 11-25, 2025



When we came together as One Amentum just over a year ago, we made a commitment to advance the future for our customers and for you—Amentum's people.

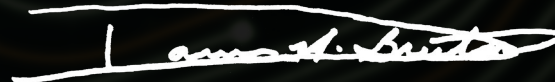
One important way we're doing that is by combining the best elements from both organizations into one benefits program designed to support all of our people across the unified business. As we reimagined what that program could be, our goal was to provide a robust menu of benefit offerings that empower you to create a healthy and secure future for yourself and your family.

We're excited to introduce a best-in-class benefits program focused on wellbeing, choice, flexibility, and affordability. Among the many enhancements you'll see for 2026, we're launching new:

- Concierge support, making it easier for you to find top doctors and get reimbursement for eligible expenses.
- Vendors and improved plan designs that provide enhanced support and a better experience.
- Wellness platform with incentive resources and tools, built to drive results for you.

All employees will see updates to their benefits for 2026, including insurance carriers, plan designs, and rates. These updates offer more choice and flexibility with plan options intended to suit your unique needs. As a result, all employees must actively enroll through **OneAmentumBenefits.com** to have coverage from Amentum in 2026.

We'll be rolling out detailed information on plan provisions and rates beginning November 5. Stay tuned for more updates on upcoming webinars, which will cover 2026 options and offer an opportunity for you to ask questions. Additionally, we'll provide a variety of tools and resources to assist you in making the best selections for your family's healthcare and wellbeing needs.



Darren Burton
Chief People Officer

Our Harmonized Benefits for 2026

Here's an at-a-glance look at the benefits available to you and the carriers that will provide them. Keep in mind there are changes to benefit options and carriers for all employees. This brochure provides highlights of what's available to you and your family.

Health and Wellbeing

BENEFIT	CARRIER
Medical (including Telehealth) (Bronze HSA; Silver HSA; Gold HSA; \$500 PPO)	Anthem*
Prescription Drug	Express Scripts
Health Savings Account (HSA)	Businessolver
Dental (Basic; PPO; PPO Plus)	Delta Dental
Vision (Base; Enhanced)	VSP
Flexible Spending Accounts (FSAs)	Businessolver
Employee Assistance Program (EAP)	Lyra Health
Wellbeing Program and Incentives	Well
Point Solution and Eligible Expense Reimbursement	Garner
Chronic Condition Management	Livongo by Teladoc
Maternity, Family Building, and Parenting	Ovia Health
Joint and Muscle Pain Program	Hinge Health
Expert Medical Opinion	Teladoc
Tricare Supplement	Selman & Co.

Financial Security

BENEFIT	CARRIER
Supplemental Insurance (Accident; Critical Illness; Hospital Indemnity)	Voya
Life and AD&D Insurance (Basic; Supplemental Life; Supplemental AD&D)	MetLife
Short-Term Disability and Leave of Absence	Sedgwick
Long-Term Disability	MetLife
Legal Plan	MetLife
Identity Theft Protection	Allstate
Pet Insurance	Nationwide
Employee Purchase Program	Purchasing Power
Employee Discount Program	PerkSpot
Student Loan Program	SoFi
Commuter Benefits	Businessolver
401(k) Savings Plan	Fidelity

* HMSA and Kaiser CA and HI, and Blue Cross of Alabama (only offered to Space Exploration Division) will continue to be available; select Kaiser plans (CO, GA, Mid-Atlantic states, NW, and WA) and Blue Care of Michigan HMO will no longer be available.

You Must Take Action If You Want Amentum Benefits in 2026!

All eligible employees will need to actively enroll for 2026 benefits through OneAmentumBenefits.com since plan designs and carriers are changing.

- iCMS employees must actively elect all benefits for 2026.
- Legacy Amentum employees must actively elect medical, HSA/FSA, and critical illness for 2026.

Note: The only times you can change your benefits are during Open Enrollment or if you experience a qualifying life event (for example, marriage, birth of a child, etc.) during the year.

How to Enroll

1



MyChoice mobile app

See [page 15](#) for details on how to download and activate the app.

2



Online

Visit OneAmentumBenefits.com.

3



Phone

Call the Benefits Service Center at **844-705-4099**.



Adding a New Dependent?

When enrolling dependents in medical, dental, and vision coverage for the first time, you must provide dependent verification. Acceptable proof (marriage certificate, birth certificate, and/or recent 1040 tax form) can be uploaded directly to OneAmentumBenefits.com.

A Look at Your Medical Options

Here's a comparison of key coverage features for the Anthem medical plan options, including prescription drugs. Regional plans (HMSA, Kaiser in CA and HI, and Blue Cross of Alabama*) will continue to be offered. **Note:** Coverage shown is for in-network providers.

	GOLD HSA	SILVER HSA	BRONZE HSA	\$500 PPO
Deductible: Amount you must pay each calendar year before the plan begins paying benefits, unless a copay applies.				
Individual	\$2,000	\$3,000	\$4,500	\$500
Family	\$4,000**	\$5,000 individual/ \$6,000 family	\$6,000 individual/ \$9,000 family	\$1,000
Out-of-Pocket Maximum: The most you are required to pay in a calendar year (including your deductible, copays, and coinsurance for covered expenses). Once you pay this amount, the plan pays 100% of covered expenses for the rest of the calendar year.				
Individual	\$4,000	\$5,000	\$6,000	\$1,500
Family	\$6,850**	\$6,000 individual/ \$10,000 family	\$6,000 individual/ \$12,000 family	\$3,000
Coinsurance: The percentage of the cost of health care services that you pay after you meet the deductible.				Copay: A flat-dollar amount you pay.
Preventive Care	No charge	No charge	No charge	No charge
Primary Care Provider (PCP) Visit	20% (after deductible)	20% (after deductible)	30% (after deductible)	\$30 copay
Specialist Visit	20% (after deductible)	20% (after deductible)	30% (after deductible)	\$60 copay
PRESCRIPTION DRUGS				
Retail (30-day supply)				
Generic	20% (after deductible)	20% (after deductible)	30% (after deductible)	\$10 copay
Specialty	20% (after deductible)	20% (after deductible)	30% (after deductible)	\$30 copay
Non-Formulary	40% (after deductible)	40% (after deductible)	50% (after deductible)	\$60 copay
Mail Order (90-day supply)				
Generic	15% (after deductible)	15% (after deductible)	25% (after deductible)	\$20 copay
Specialty	15% (after deductible)	15% (after deductible)	25% (after deductible)	\$60 copay
Non-Formulary	30% (after deductible)	30% (after deductible)	40% (after deductible)	\$120 copay

* Blue Cross of Alabama only offered to Space Exploration Division.

** There is no individual deductible or out-of-pocket maximum for family coverage in the Gold HSA. This means that the plan does not begin to pay for eligible medical expenses until the entire family deductible has been met by one or more covered members. And, the plan does not pay the full cost of eligible expenses for the rest of the calendar year until the entire family out-of-pocket maximum is met.

Introducing Concierge Support from Garner

Available at No Cost to Employees Enrolled in an Amentum Anthem Medical Plan

Beginning January 1, 2026, finding high-quality care has never been easier! Garner helps you find the best doctors in your area and will reimburse members for eligible expenses when they visit them. These doctors, known as Top Providers, follow best practices to improve health outcomes. You can access information and locate top-quality doctors through the Garner Health app. To learn more, view the Garner Guide at garnerguide.com/hra-feed-pcp/care-team/.

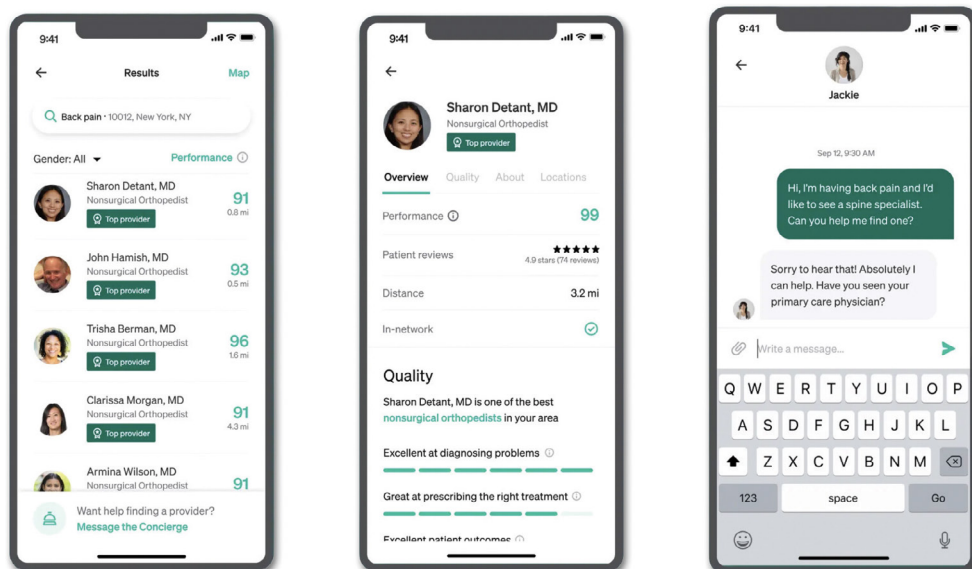
Get Started with Garner

1. **Enroll** in an Amentum Anthem medical plan during Open Enrollment.
2. **Find Top Providers:** Search for the best doctors near you in the Garner Health app or website. Top Providers in your search results have a green badge.
3. **Add your doctor to your “Care Team”** before your appointment to ensure they’re approved for reimbursement.
4. **Get reimbursed:** After your visit, pay any upfront costs as usual. Garner automatically tracks this and will process your reimbursement within 5-6 weeks, up to \$1,000 for individuals and \$2,000 for families once your Garner deductible* has been met (\$1,700 for individual coverage and \$3,400 for family coverage). ***Note:** For HSA plans only. For PPO plan, Garner deductible does not apply.



Create Your Garner Account

Scan the QR code to download the Garner App from the Google Play Store or Apple App Store to begin creating a voluntary account.



More No-Cost Resources for Anthem Medical Plan Participants

In addition to Garner, be sure to take advantage of these resources so you can get the most out of your Anthem medical plan, at no cost to you.

Health and Wellbeing

- **Anthem Health Guide:** Connect with a team of concierge-level customer service experts, who advocate for your health and explain how to use your benefits.
- **Total Health Connections:** Get your own personal health champion, called a family advocate, to help you and your family through unexpected emergencies and everyday health needs.
- **Sydney HealthSM mobile app:** Access your health plan information and telehealth on the go—all in one place.
- **Behavioral Health Resources:** Get help via one-on-one coaching, self-help digital tools, a virtual care option, and more.
- **Building Healthy Families Program:** Access personalized support and resources if you're trying to conceive, expecting a child, or raising young children.
- **24/7 Nurseline:** Talk with a registered nurse any time, 365 days a year.

Health Condition Management

- **Livongo by Teladoc:** High-tech tools and personalized support for weight management, prediabetes, diabetes, and hypertension. Get a free connected device (smart scale for weight management, meter with unlimited strips for diabetes, and blood pressure monitor for hypertension), expert coaching, and more! Must meet Livongo eligibility requirements.
- **Ovia Health:** Support for all your reproductive health needs, from preconception and pregnancy to parenthood and menopause. Choose from Ovia and Ovia Parenting (supports children up to age 17).
- **Teladoc Expert Medical Opinion:** Get access to medical experts to confirm a diagnosis, get help choosing a treatment option, or if you have been admitted into the hospital and want guidance on next steps.
- **Hinge Health:** Get access to virtual physical therapy and more to help you recover from injuries, build strength, relieve pelvic pain and discomfort, and more. Available to you and your dependents age 18 or older.



Prescription Drug Coverage

When you enroll in an Anthem medical plan, you automatically receive prescription drug coverage administered by Express Scripts (ESI) that includes clinical management and savings programs. Visit [express-scripts.com/frontend/commercial-open-enrollment/Amentum](https://www.express-scripts.com/frontend/commercial-open-enrollment/Amentum) to explore your pharmacy benefit services.

Check Your Providers

With changes to carriers, you'll want to be sure your medical providers and pharmacies are in the Anthem network if you enroll in an Anthem medical plan.

Medical Providers

To find a medical provider, go to anthem.com/find-care/.

Enter your alpha prefix in the **Enter Member ID number** or **Prefix** box.

IF YOU LIVE IN	ENTER THIS ALPHA PREFIX
DMV (DC, MD, and VA metro) area	N8A
Florida	N7A
Utah	R7A
All other areas	L6A

- Enter the city or ZIP code where you want to search, and select a type of doctor.
- Next, choose who you want to see. You can search for a doctor nearby or use the doctor's name.
- Select a provider to see more details, such as:
 - » Specialties
 - » Gender
 - » Languages spoken
 - » Training
 - » A map of their office location
 - » Phone number

Pharmacies

To locate a network pharmacy, visit express-scripts.com/amentum. Choose a medical plan option and then click "Find a Pharmacy." Enter your ZIP code to see network pharmacies in your area.



What If My Provider Is No Longer In-Network?

If you or a covered dependent are newly enrolled in an Anthem medical plan and are currently receiving care from a provider outside the Anthem network, you may qualify for transition of care support for certain health conditions. If eligible, new Anthem members may request temporary extended coverage from their current out-of-network healthcare provider at in-network benefit levels. This coverage is provided for a limited time to ensure continuity of care for a specific medical condition until a safe transfer to an in-network provider can be arranged. Please note that transition of care is not available for members who are already enrolled in an Anthem medical plan. For more information, contact an Anthem Health Guide at **833-371-0212**, Monday-Friday, 8 am-8 pm ET.

New Wellness Platform, Incentive Resources, and Tools—Powered by Well

We're excited to announce Well—your first stop for employee health and well-being. **If you're enrolled in an Anthem medical plan, you and your covered spouse are eligible to join Well starting January 6, 2026.**

Well is a dynamic engagement tool that asks you questions and gets to know you and your goals. It then recommends the next thing you can do for your health, rewarding you with points you can redeem for gift cards every step of the way. Well offers you personalized health tips, on-demand support from a team of Well Guides who can help you find a doctor, set a health goal, and much more.

Unlock Rewards

You are eligible to earn gift cards for participating in healthy activities that are tailored to your interests and health needs. You'll have hundreds of gift card options to choose from—including Amazon, Starbucks, and many more. If you enroll in a Gold HSA or Silver HSA plan, you can also earn HSA contributions for completing certain activities. How much you earn depends on the medical plan you choose, your coverage tier, and your participation in healthy activities.

ANNUAL WELLBEING INCENTIVE OPPORTUNITY				
	Gold HSA	Silver HSA	Bronze HSA	\$500 PPO
Employee participation (employee-only coverage)	Total: Up to \$600 • Up to \$350 in HSA • Up to \$250 in Gift Cards	Total: Up to \$800 • Up to \$550 in HSA • Up to \$250 in Gift Cards	Total: Up to \$250 in Gift Cards	
Employee and covered spouse participation (all other coverage levels)	Total: Up to \$1,200 • Up to \$700 in HSA • Up to \$500 in Gift Cards	Total: Up to \$1,600 • Up to \$1,100 in HSA • Up to \$500 in Gift Cards	Total: Up to \$500 in Gift Cards	

Learn More

See the 2026 Benefits Guide for details about Well and the actions you must complete to receive HSA contributions if enrolled in the Gold HSA or Silver HSA.

Note: Gift cards are considered taxable income and employees are responsible for reporting gift cards as taxable income.



Get Started with Well

On or after January 6, 2026, create your Well account:

1. Search for “Well Digital” in the App Store or Google Play or visit app.well.co.
2. Activate your account with your Amentum email address, personal mobile phone number, and date of birth.
3. Start taking small steps toward better health!



Dental Coverage Highlights

You have three options: Basic, PPO, and PPO Plus. All options include preventive care at no charge as well as coverage for basic dental care, such as fillings, other tooth repairs, and extractions. The PPO and PPO Plus options include additional coverage for major care (including crowns, bridges, and dentures) as well as orthodontia. See below for a comparison of deductibles and maximums.

IN-NETWORK DENTAL PLAN COMPARISON			
	Basic	PPO	PPO Plus
Deductible			
Individual	\$100	\$75	\$0
Family	\$300	\$150	\$0
Annual Maximum (per person)	\$1,000	\$1,250	\$1,750
Orthodontia Services	Not covered	Plan pays 50% up to a lifetime maximum of \$1,250 for children up to age 26	Plan pays 50% up to a lifetime maximum of \$1,750 for adults and children

Vision Coverage Highlights

You have two options: VSP Base and VSP Enhanced. Both options provide coverage for a routine, in-network annual eye exam for just \$10. They also include a \$150 frame or contact lens allowance every 12 months. **Note:** Your frame allowance will be higher if you select a featured brand and lower at Walmart/Costco.

If you select the Enhanced option, you'll also get to choose **one** of these enhancements every calendar year:

- Additional \$100 frame or contact lens allowance,
- Fully covered premium/custom progressive lenses, or
- Fully covered anti-glare coating.

Note: Vision coverage is a voluntary benefit.

Higher Account Contribution Limits, More Savings Opportunities

Amentum offers tax-advantaged accounts to help you save on eligible healthcare expenses—and they all have increased contribution limits for 2026. The account you can use will depend on which medical plan you enroll in.

IF YOU ENROLL IN THE HSA GOLD, HSA SILVER, OR HSA BRONZE PLAN	IF YOU ENROLL IN THE \$500 PPO OR WAIVE MEDICAL COVERAGE
You can enroll in the following account: Health Savings Account (HSA) —for eligible medical, dental, and vision expenses	You can enroll in the following account: Health Care Flexible Spending Account (FSA) —for eligible medical, dental, and vision expenses

In addition to the healthcare accounts, all Amentum employees can participate in the Dependent Care FSA for eligible daycare and elder care expenses. See below for new contribution amounts.

2026 IRS Limits

- **HSA:** Up to \$4,400 for employee-only coverage and \$8,750 for family coverage; if you are age 55 or older, you can contribute an additional \$1,000 in catch-up contributions.
- **Health Care FSA:** Up to \$3,400
- **Dependent Care FSA:** Up to \$3,750 per year if you are married but file taxes separately, or up to \$7,500 if you are a single parent or married and file taxes jointly*

** If you are a highly-compensated employee (HCE), defined by the IRS as those earning \$160,000 or more in 2025, your contribution to the Dependent Care FSA will be limited to \$1,600 in 2026.*

Commuter benefits are also available to help you save on work commute expenses (parking and transit) using pre-tax dollars.



Enrollment Required

If you want to participate in an FSA or HSA for 2026, you must actively enroll during Open Enrollment.

Free, Confidential Mental Health Support Available 24/7/365

No matter what you're going through—coping with stress, managing anxiety or depression, navigating relationship issues, or whatever else life brings—personalized support is available to you and your family members through Lyra Health (Lyra).

Free, Confidential Sessions

Up to eight therapy or mental health coaching sessions per person per year.

Fast Access to High-Quality Providers

- Mental health professionals with open appointments are custom matched to you in just a few minutes.
- Care Navigator Team available 24/7 to assist with care questions and help find providers.

Self-Care Resources

Unlimited access to a library of videos, meditations, soundscapes, and breathing exercises.

Work-Life Support

- Financial services
- Legal services
- Identity theft services
- Child, elder, and pet care consultations, resources, and referrals



Get Started with Lyra*

Call Lyra at **844-761-1961** or visit amentum.lyrahealth.com.

* iCMS employees can start using Lyra beginning January 1, 2026.

Supplemental Health Insurance

Consider these plans, which provide coverage in addition to your medical plan.

Accident

You receive a cash benefit in the event of a covered accident that results in specific injuries and treatments. Some of the most common treatments and conditions you can get benefits for include: ER treatment, X-rays, physical therapy, stitches, and follow-up doctor appointments.

Critical Illness

Choose from three coverage amounts (\$10,000, \$20,000, or \$30,000). If you're diagnosed with a covered critical illness (for example, heart attack, or stroke), you receive a lump-sum cash benefit equal to the coverage amount selected. Plus, get an annual Wellness Benefit of \$75 for completing an eligible health screening test.

Hospital Indemnity

This plan pays a daily benefit if you have a covered stay in a hospital. You can choose from a low (\$100) or high (\$200) daily benefit. In addition to providing benefits for hospital stays, you receive benefits for critical care unit and rehabilitation facility stays (the admission and daily benefit amounts vary depending on which option you select).

For more information, visit presents.voya.com/EBRC/amentum.



Other Voluntary Benefits to Consider

- Legal Plan
- Identity Theft Protection
- Pet Insurance
- Employee Purchase Program
- Employee Discount Program
- Student Loan Program

For more information, visit
OneAmentumBenefits.com.

Enhanced Life, AD&D, and Long-Term Disability Insurance

Changing to MetLife will bring you many plan and service enhancements, including:

- Expanded coverage choices.
- Decreased costs compared to rates under your current program.
- Access to MetLife AdvantagesSM with features and services that can help you and your family better prepare for life today and in the future:
 - » **Support:** Guidance for challenging times including bereavement and funeral assistance services, grief counseling, financial education, and more.
 - » **Planning:** Professional and in-person resources to assist with will preparation and Estate Resolution Services (ERS), digital estate planning, and funeral discount and planning services.
 - » **Protection:** Coverage for active and retired employees and workplace transitions which include transition solutions, portability, and retirement solutions.
- Access to tools to help you evaluate your life insurance needs.

Note: Current legacy Amentum employee elections will roll over. iCMS employees must make an active election for coverage in 2026.



Life and AD&D Options

Amentum provides basic life and AD&D insurance—at no cost to you. You can elect more coverage for you and your eligible dependents if you wish.

Disability Options

Amentum provides you with Short-Term Disability coverage at no cost to you.

New for 2026: The carrier will change to Sedgwick. Sedgwick will administer LOA, ADA accommodations, and disability.

You have the option to elect Long-Term Disability coverage, but you will pay the full cost of coverage.

See the 2026 Benefits Guide for details about your coverage options.

Learn More

For 2026, it's important to explore your benefit options and select what best fits you and your family's unique needs. In addition to reviewing benefits that require an enrollment election, be sure to take time to learn about benefits you can use throughout the year. For example, if you enroll in an Anthem medical plan, explore the new wellness platform, incentive design, and dynamic engagement tool from Well. And check out the new concierge support and eligible expense reimbursement from Garner.

Resources for Open Enrollment and Beyond



AmentumOpenEnrollment.com

Beginning November 5, get general information about your benefits at any time, from anywhere, on any device.



MyChoice mobile app

Get help choosing the best medical plan for your personal situation. Search "MyChoice" in the App Store or Google Play Store. If you're using the app for the first time, you'll need to visit OneAmentumBenefits.com and select **Get Access Code** to get a code to activate the app (if you don't use the code within 20 minutes, you'll need to generate a new one).



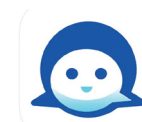
OneAmentumBenefits.com

Access the MyChoice Recommendation EngineSM and MyChoice mobile app.



Garner

Anthem medical plan enrollees, get assistance finding top doctors and help with eligible expense reimbursement. See [page 6](#) to learn more.



Sydney Health app

Register on anthem.com. Then, download the app to find in-network providers and see plan details, digital ID cards, and more. You can even chat with an Anthem Health Guide.

This communication is a brief summary of the benefits offered to Amentum employees. The plans and programs described are available to eligible employees and their eligible dependents, as applicable. In addition, certain plans have eligibility requirements and pre-existing condition limitations. The complete terms and conditions are contained in each respective group insurance policy or Plan Document and may be found in the Reference Center on OneAmentumBenefits.com. In the event of any inconsistencies between this communication and the Summary Plan Descriptions and the Plan Documents, the Plan Documents for each applicable benefit plan will govern.

Important: The provisions of a Collective Bargaining Agreement (CBA) or other employment contract may mandate benefits for some employees that differ from the benefits described in this communication.

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Benefits Service Center
1025 Ashworth Road
West Des Moines, IA 50265

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Important: Key changes and updates to our benefits for 2026—you must actively enroll to have coverage from Amentum in 2026.

- iCMS employees must actively elect all benefits for 2026.
- Legacy Amentum employees must actively elect medical, HSA/FSA, and critical illness for 2026.

See inside for details on:

- Benefit carriers and options
- How to enroll
- Our new wellness program
- Helpful resources
- And more!