amentum



2027 Open Enrollment

November 10-24, 2026

Thank you for the important work you do. As Open Enrollment approaches, we're committed to helping you understand what's changing, what stays the same, and what it all means for you and the people who depend on you.

Across the country, healthcare costs are rising. At Amentum, we've made the decision as a company to absorb a meaningful portion of these increases to help sustain a strong, competitive benefits program that meets the needs of our evolving workforce. Even with these efforts, some employee contribution amounts will change for 2027. We want to be transparent with you about what's shifting and why. For 2027, across our benefits program you will experience:

- No major vendor changes.
- Updates to plan designs and pharmacy programs.
- Employee contributions for medical coverage increase by an average of 10%–14%, varying by plan and coverage tier. Regional plans (e.g., Kaiser and HMSA) may have higher average increases.
- New cancer care vendor offering personalized guidance, advocacy, and resources for employees and their loved ones.
- New voluntary Long-Term Care option (rolling out early 2027) to help you plan for future care needs.

How to choose confidently during Open Enrollment (November 10–24):
As you review your options, I encourage you to consider how you and your family use healthcare services and assess whether your current plan is the best fit for your needs.

We look forward to supporting you throughout Open Enrollment.



Darren Burton
Chief People Officer

Updates to Anthem Medical Plan Options

While the HSA plans are staying the same for 2027, the PPO plan will have a new name and updated deductible and out-of-pocket maximum amounts. Review the chart below for 2027 in-network coverage details. Changes are highlighted in **bold**.

	GOLD HSA	SILVER HSA	BRONZE HSA	PPO 750
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	**$750**
Family	$4,000*	$5,000 individual/ $6,000 family	$6,000 individual/ $9,000 family	**$1,500**
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	**$2,500**
Family	$6,850*	$6,000 individual/ $10,000 family	$6,000 individual/ $12,000 family	**$5,000**
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

** 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.*

Updates to Prescription Drug Coverage

To further support your health and wellbeing, we're offering EncircleRx℠, a new weight management program that includes coverage for select prescription weight management medications. These medications, along with healthier behaviors, including a reduced-calorie diet and increased physical activity, help address chronic weight management issues. For more details, visit www.express-scripts.com/amentum or call **800-807-8542**.

Get Rewarded for Taking Care of Your Wellbeing

If you're enrolled in an Anthem medical plan, don't miss out on Well, your personalized wellness platform. Well is designed to help you take simple steps to improve your health, make the most of your benefits, and stay engaged with preventive care and chronic condition management. The result? Better health outcomes, potential cost savings, and rewards along the way.

The platform is also available to covered spouses.

Top 5 Reasons to Join Well

1. **You get support tailored to your needs.** Well asks you questions to learn about your health, interests, and goals.
2. **It makes it easy to know what to do next.** You'll get recommendations for activities you can do to improve your wellbeing.
3. **You can earn up to $250 in real-time gift cards for completing activities, starting with a $25 sign-up reward.** Choose from hundreds of popular gift card options, including Amazon, Starbucks, and more.
4. **If enrolled in the Gold HSA or Silver HSA plan, you can also earn HSA contributions.** See the 2027 Benefits Guide for details regarding actions to take.
5. **You have access to support when you need it.** Connect with Well Guides (via chat or phone) to find care, set goals, and stay on track.

Your reward opportunity depends on the medical plan you choose, your coverage tier, and your participation in healthy activities.

How to Get Started

1. Search for "Well Digital" in the App Store or Google Play or visit **app.well.co**.
2. Use your work email to create an account. If you do not have one or have trouble, try your personal email. Need help? Email **help@well.co**.
3. Start taking small steps toward better health!

ANNUAL WELLBEING INCENTIVE OPPORTUNITY				
	Gold HSA	Silver HSA	Bronze HSA	PPO 750
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**	

Note: *Earned gift card rewards are considered taxable income and employees will see the amount reported on their W-2.*

Make Preventive Care a Priority

When life gets busy, routine checkups, screenings, and vaccinations can fall to the bottom of the to-do list. But preventive care is one of the simplest ways to protect your health and catch potential issues early. That's why eligible preventive care services are covered at 100% when you see an in-network provider.

Why Preventive Care Matters

- Helps identify health concerns before they become more serious and costly
- Supports early detection and treatment of chronic conditions
- Promotes better overall health and wellbeing
- May help reduce future healthcare expenses

A small step today can make a big difference tomorrow. Be proactive and schedule any preventive care appointments you're due for.

Not Sure What Preventive Care You Need?

The recommendations below are general guidelines based on age. Talk with your doctor about what's right for you.

20s-30s

- Annual physical exam
- Dental checkups (twice per year)
- Annual vision exam
- Annual gynecological exam
- Flu shot

40s

- Annual physical exam
- Dental checkups (twice per year)
- Annual vision exam
- Annual gynecological exam
- Mammogram
- Flu shot
- Colorectal cancer screening

50+

- Annual physical exam
- Dental checkups (twice per year)
- Annual vision exam
- Annual gynecological exam
- Mammogram
- Flu shot
- Colorectal cancer screening
- Discuss prostate cancer screening with your healthcare provider (for men)



Did You Know?

Many preventive care activities can help you earn rewards through Well, Amentum's wellbeing platform. See the **previous page** for information on getting started with Well.

Sources: U.S. Preventive Services Task Force (USPSTF), American Dental Association, Centers for Disease Control and Prevention (CDC), and American College of Obstetricians and Gynecologists (ACOG)

Managing a Chronic Condition? You've Got Support

If you're enrolled in an Anthem medical plan and meet eligibility requirements, you can access Teladoc Health programs at no cost to help manage weight, prediabetes, diabetes, or high blood pressure. You'll receive personalized support, connected health devices, and coaching to help you stay on track.

Diabetes Management

A personalized way to manage diabetes.

- Receive a connected blood glucose meter
- Unlimited strips and lancets
- Tips, action plans, and one-on-one coaching
- Real-time support for out-of-range readings

Hypertension Management

Make managing your blood pressure easier.

- Receive a connected blood pressure monitor
- One-on-one support from expert coaches
- Personalized tips on nutrition and activity

Diabetes Prevention Program

Reduce your risk of type 2 diabetes.

- Team of expert coaches to support you
- Receive a smart scale that syncs to the app
- All-in-one weight, activity, and food-tracking program

Weight Management

Improve nutrition, exercise, and weight loss.

- Receive an advanced smart scale
- Personalized action plan
- Ongoing expert coaching
- Full nutrition, exercise, and weight-loss support



Did You Know?

Teladoc Health has a strategic alliance with ESI, our prescription drug administrator. Together, they can support you on your journey to better health while helping you manage diabetes or hypertension. To learn more, visit **TeladocHealth.com/smile/AMENTUM** or call **800-835-2362** and use registration code: AMENTUM.

Expert Guidance for Every Step of Cancer Care

A cancer diagnosis can be overwhelming, and navigating treatment options, appointments, and insurance details can add even more stress. That's why we're introducing **Lantern**, a new cancer care support benefit available beginning January 1, 2027, for employees enrolled in an Anthem medical plan.

Whether you've been diagnosed with cancer or are caring for a loved one, you'll have support every step of the way.

- **Get personalized guidance.** A team of Oncology Nurse Navigators supports you through diagnosis, treatment, remission, and beyond.
- **Access experienced specialists.** Get help finding oncologists with expertise in your diagnosis and accessing second opinions.
- **Get help navigating the details.** Lantern can help coordinate appointments, medical records, and care across doctors and facilities.
- **Travel support when needed.** When care is far from home, Lantern may provide support with travel and lodging.*

** Travel benefits vary based on your coverage. Medical treatment and services continue to be billed through your regular health plan.*



Starting January 1, 2027:

- Visit **lanternCare.com/for-members/cancer-journeys** for more information.
- Call Lantern directly at **855-204-3923** for support.

Don’t Forget About No-Cost Resources from Anthem

If you’re enrolled in an Anthem medical plan, be sure to take advantage of these resources so you can get the most out of your medical plan.

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.

Sydney Health℠ mobile app

Access your health plan information on the go—all in one place.

Building Healthy Families Program

Access personalized support and resources if you’re trying to conceive, expecting a child, or raising young children.

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.

Behavioral Health Resources

Get help via one-on-one coaching, self-help digital tools, a virtual care option, and more.

24/7 Nurseline

Talk with a registered nurse any time, 365 days a year.

Need a Second Opinion?

Anthem members have access to Teladoc Medical Experts, a network of leading specialists across 450+ areas of medicine. If you’re facing a serious medical condition, you can receive a confidential expert medical opinion and treatment review at no cost to you. Visit teladoc.com/medical-experts/ or call **855-380-7828**.

Struggling with joint and muscle pain?

Don’t forget that you and your dependents who are age 18 or older and enrolled in your Anthem medical plan can get virtual exercise therapy and more at no cost to you with Hinge Health. Whether your aches are short-term or chronic, Hinge Health offers specialized care personalized for you:

- **1-on-1 support:** Work with a dedicated physical therapist and health coach to treat multiple body parts.
- **A care plan on your terms:** Get tailored exercises and video visits with your physical therapist that fit seamlessly into your busy life.
- **Technology that works for you:** Improve your form and build your confidence during exercises with real-time audio and visual guidance from the app.

Sign up today!

Scan the QR code or visit hingehealth.com/for/amentum.

Keep Using Garner

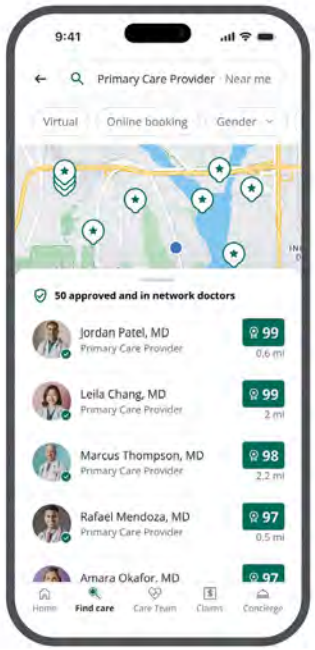
Garner continues to be a valuable resource for employees enrolled in an Anthem medical plan. Through Garner, you get reimbursed when you see the best doctors.

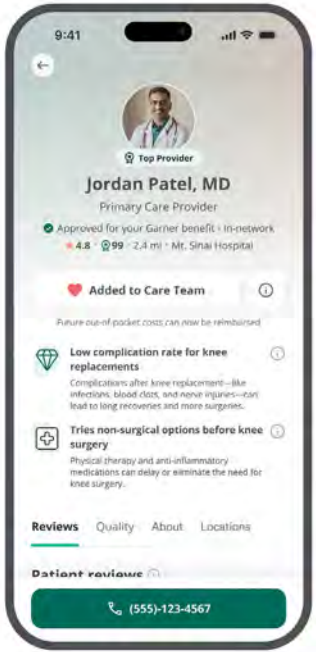
If you haven't used Garner yet, check it out. It's available at no cost to you and makes it easy to find the best doctors in your area who follow best practices to improve health outcomes.

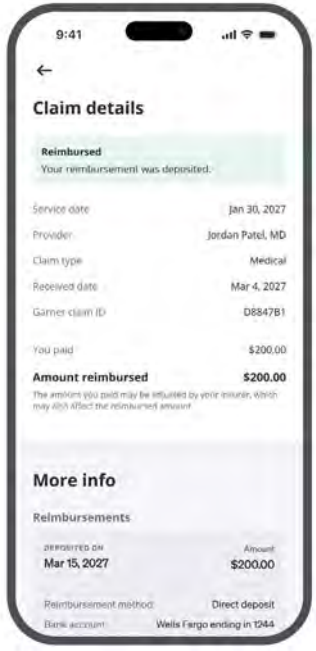
How to Use Garner

1. **Enroll** in an Anthem medical plan.
2. **Search for Top Providers** using the Garner Health app or website.
3. **Add doctors to your "Care Team"** before your visit.
4. **Get reimbursed.** After your visit, pay any upfront costs as usual. Garner automatically tracks this and will process your reimbursement within 6-8 weeks, up to $1,000 for individuals and $2,000 for families once you meet the IRS spending requirement ($1,750 for individual coverage and $3,500 for family coverage).*

** For HSA plans only. For PPO plan, the IRS spending requirement does not apply.*







Don't Have a Garner Account Yet?

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

COMING SOON

New Voluntary Long-Term Care (LTC) Option

Most of us don't think about LTC until we need it, but planning ahead can help protect both your finances and your loved ones.

In February 2027, you'll have the opportunity to enroll in a new voluntary plan from The Standard, with coverage effective April 1, 2027. Coverage will include two benefits: life insurance protection for your family and LTC benefits if you become chronically ill.

LIFE INSURANCE BENEFIT	LTC BENEFIT
You may select a Life Insurance amount in increments of $25,000, up to $250,000. Coverage is available for spouses (ages 18-70) and dependent children (ages 0-25) with guaranteed issue for both classes. A death benefit is available even if you collect benefits for LTC.	If eligible, you can receive 6 percent of your life insurance benefit per month, up to two times your life insurance benefit. **Example:** If your life insurance benefit is $100,000, your monthly LTC benefit would be $6,000 with a total LTC benefit of $200,000.

If you're actively at work and under age 70, you'll automatically be approved for coverage with no health questions or medical exam required. And, you can keep your coverage if you leave the company, with the same benefits and rates.

Note: The new voluntary Long-Term Care option will not replace your existing group life insurance. You can be enrolled in both plans.

Watch for More Information

You will receive emails from Amentum@ltcipartners.com in 2027 that provide more details, including how to enroll.



Did You Know?

The average cost of LTC is $75,000 per year or more.

LTC services are generally not covered by health or disability insurance, and Medicare only provides limited coverage in certain situations.

Looking for an Easy Way to Save?

With healthcare costs continuing to rise, setting aside pre-tax dollars for eligible healthcare expenses can help you stretch your budget and save money throughout the year.

Amentum offers two tax-advantaged healthcare accounts. 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 PPO 750 OR WAIVE MEDICAL COVERAGE
You can enroll in the **Health Savings Account (HSA)**.	You can enroll in the **Health Care Flexible Spending Account (FSA)**.

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

2027 IRS Limits

- **HSA:** Up to $4,500 for employee-only coverage and $9,000 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 $7,500*

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

** If you are a highly compensated employee (HCE), defined by the IRS as those earning $160,000 or more in 2026, your contribution to the Dependent Care FSA will be limited to $1,600 in 2027.*



Discover the HSA Advantage

Both the HSA and Health Care FSA allow you to contribute on a pre-tax basis and use funds for eligible medical, dental, and vision expenses. But the HSA offers some added benefits:

- There's no "use it or lose it" rule; you can roll over any remaining funds at the end of the year to build up a cushion for future healthcare expenses.
- The account is yours to keep if you leave Amentum.
- You can invest funds when your account balance reaches $1,000.
- You can change your contributions during the year.

Scan the QR code to watch a video to learn more about how HSAs work.

Mental Health Matters

Your mental health plays an important role in your overall wellbeing. It can affect everything from sleep and energy levels to physical health, relationships, productivity, and healthcare needs. That's why Amentum offers free, confidential support through Lyra Health (Lyra) for you and your family members, 24 hours a day, 7 days a week.

Lyra makes it easy to start care and stick with it, helping you feel stronger, steadier, and better every day.

No-cost, confidential sessions

Receive up to 8 free therapy or mental health coaching sessions per person, per year.

Care options that fit your schedule

Talk to your provider virtually, in person, or via live chat—even on nights and weekends.

Support for the whole family

Find specialized care for kids, teens, parents, and couples, so the whole family can feel stronger together.

On-demand resources

Access hundreds of self-help resources, including meditations, videos, and courses—anytime, anywhere.

Additional services

Get free, confidential guidance on work-life needs, including legal services, identity theft, dependent care, and financial matters.



Connect with Lyra

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

Introducing Ovia+: A Connected Experience

Ovia now offers one app to provide trusted guidance for all stages of women's health—from cycle tracking to pregnancy and postpartum, parenting, menopause, and everyday health. With Ovia+, you get:

Unlimited access to Ovia's Care Team, 365 days a year

Get support from nurses, midwives, and others specializing in clinical care, whenever you need it.

Support for multiple health goals

Select multiple health goals to receive recommendations, resources, and guidance tailored to your health journey and life stage.

Expanded women's health support

New resources cover topics such as heart health, hormone health, gut health, preventive wellness, and healthy aging.



New to Ovia+?

1. Download the Ovia app.
2. Select **I have Ovia+ as a benefit**.
3. Enter **Amentum** as your employer and/or health plan.
4. Set up your profile and get personalized recommendations, resources, and support.

Already have Ovia?

1. Open the More menu.
2. Select **My Ovia+ Benefits** and **Update My Information**.
3. Enter **Amentum** as your employer and/or health plan.

Resources for Informed Decisions

Use the resources below to learn about your benefit options so you can make informed choices during Open Enrollment and get the most from your benefits throughout the year.

AmentumOpenEnrollment.com

Beginning November 4, 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 Engine℠ and MyChoice mobile app.

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.

Find the Benefits Hidden in Plain Sight

Your benefits are working for you every day. See how many benefit vendors and benefit-related words you can spot in this word search.

T	E	L	A	D	O	C	H	E	A	L	T	H	H	K	A
N	Y	E	T	S	N	O	I	S	I	V	R	I	T	H	Z
E	T	L	G	E	M	I	N	R	E	T	N	A	L	L	O
M	L	B	E	R	E	N	R	A	G	G	C	R	A	X	E
L	A	I	Y	A	N	S	P	E	E	J	U	T	E	R	F
L	I	T	F	C	Z	U	K	H	R	R	N	I	H	O	K
O	C	C	R	E	K	R	E	A	W	E	L	L	Y	O	G
R	E	U	O	V	I	A	C	N	D	D	Y	A	E	E	M
N	P	D	V	I	L	N	H	T	F	R	P	M	N	U	J
E	S	E	T	T	O	C	S	U	A	O	L	E	D	Y	L
N	Z	D	H	N	A	E	N	U	C	L	R	H	Y	X	U
E	X	P	R	E	S	S	S	C	R	I	P	T	S	T	G
P	A	S	H	V	H	N	F	E	C	A	E	N	G	O	O
O	Y	T	X	E	R	D	X	H	P	M	N	A	R	E	I
C	G	D	B	R	O	U	T	O	F	P	O	C	K	E	T
S	X	R	B	P	R	R	J	I	E	L	C	E	E	L	P

Anthem, Coinsurance, Copay, Deductible, Dental, EAP, Enroll, EOI, Express Scripts, FSA, Garner, Generic, Hinge Health, HSA, Lantern, Life Insurance, LTD, Lyra, Mail Order, Open Enrollment, Out-of-pocket, Ovia, Preventive Care, Specialty, STD, Sydney Health, Teladoc Health, Vision, Well

3 Ways to Enroll

How to Enroll

1



MyChoice mobile app

See page 14 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**.

Note: The app and online enrollment options are strongly encouraged.

What Happens If You Don't Take Action

If you don't enroll, your current elections will automatically roll over into 2027 except for the $500 PPO plan and your FSAs. If you are currently enrolled in the $500 PPO plan and do not make an active election, you will default to the PPO 750 plan. You will need to actively elect your FSA contributions for 2027. **Note:** HSA elections will roll over, and you may change your HSA elections at any time.



Adding Someone to Your Coverage?

When enrolling dependents in medical, dental, and vision coverage for the first time, you must provide dependent verification. Acceptable proof (2025 IRS Form 1040) can be uploaded directly to **OneAmentumBenefits.com**. Other documents may be accepted; contact the Amentum Benefits Service Center at **844-705-4099**.

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

Open Enrollment Is Coming

November 10-24, 2026

Don’t miss your chance to ensure you have benefits that fit your needs.

See inside to learn about:

- Ways to earn rewards while caring for your wellbeing
- New benefits that offer added support and protection
- Resources to help you make informed decisions
- How to enroll
- And more!