



ANNUAL ENROLLMENT GUIDE

Navigating Your 2019 Benefits

MYHEALTH MYWEALTH MYLIFE MYTIME



WELCOME TO 2019 ANNUAL ENROLLMENT!

Lockheed Martin is committed to your total wellbeing. For 2019, we've continued to invest in enhancing your benefit options to help support you and your family, on every step of your wellness journey. With Annual Enrollment right around the corner, now is your opportunity to review all your benefits and personal information, as well as to take charge of your health and wellness with greater choice and flexibility. It's your chance to take advantage of, and enroll in, our package of employee benefits that best meet your needs. Even if nothing has changed in your life, take a few moments to review your information and consider your choices.

This Annual Enrollment Guide will give you information about any benefits changes. In addition, there is an at-a-glance Annual Enrollment checklist that includes reminders of important actions and instructions for where and how to enroll in your 2019 benefits.

What's Next?

Review this guide. Then, during your Annual Enrollment wave, access the LMESC Online to view your specific benefits information and pricing and to enroll in your benefits.

This guide provides only general information. Official plan/policy documents will control in the event of any inconsistency.

WHAT'S NEW IN 2019?

THE BENEFIT	WHAT'S CHANGING
Transgender Benefits	Exclusions have been removed from all medical plans, medical carrier clinical policies apply.
Domestic Partner Eligibility	Same sex and opposite sex domestic partners will be eligible for medical, dental, vision, dependent life, and dependent special accident plans.
Sharecare	Sharecare merged with Healthways as our new wellness provider, with a new health assessment in addition to an enhanced digital coaching program. See Page 7 for more information.
Applied Behavioral Analysis	Now covered under the <i>LM HealthWorks</i> Plan, with no annual visit restrictions.



Look for the compass throughout this guide for information about tools and resources that will help you make your decisions.

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TAKE CHARGE: VIEW YOUR 2019 OPTIONS AND PRICING.

While specific benefits will depend on your work location, or Collective Bargaining Agreement (CBA), the following pages detail some of the benefits that may be offered. You can view your 2019 options when your Annual Enrollment wave begins by accessing the LMESC Online.

KEY DATES

Beginning on your wave start date, access the Lockheed Martin Employee Service Center (LMESC) Online or call the LMESC to enroll in your 2019 benefits.

WHEN TO ENROLL*	WHO ENROLLS
Wave 1: Oct. 9 — Oct. 26	All states, except CA, CO, CT, FL, GA & TX
Wave 2: Oct. 16 — Nov. 2	FL & TX
Wave 3: Oct. 23 — Nov. 9	CA, CO, CT & GA
Wave 4: Nov. 6 — Nov. 23	Retirees, Disability Medical and some Represented employees
Correction period: Nov. 27 — Dec. 7	All Employees

* Expatriates may enroll at any time from Oct. 9 to Dec. 7.

Remember, the elections you make during Annual Enrollment take effect Jan. 1, 2019, and you cannot change them during the calendar year unless you experience a qualified status change. If you have a qualified status change, you must report the event and any changes to your elections to the LMESC within 30 days following the event. Note: You can view your current 2018 benefits under My Benefits, accessed from the LMESC Online home page.

Do not make 2019 enrollment decisions based solely on this information because plan offerings and costs may vary.

2019 ANNUAL ENROLLMENT CHECKLIST

- Review your 2019 benefits and pricing before you enroll in your benefits.** When your Annual Enrollment wave begins, access the LMESC Online.
- Make your Flexible Spending Account (FSA) elections, including your Health Care and/or Dependent Care Spending Account (HCSA/DCSA) elections.** You must make an active enrollment election if you wish to contribute money to flexible spending accounts in 2019. The 2019 default contribution amount is \$0 if you do not make an election this Annual Enrollment period.
- Enroll and certify your eligible dependents for benefits, including children for whom you have court-appointed legal guardianship. Important Note:** You must complete the dependent certification by Dec. 7, 2018, for your eligible dependent to be enrolled in coverage for 2019.
- Complete the Domestic Partner eligibility affidavit,** if applicable, after election to cover your domestic partner and/or his or her child(ren) not legally adopted by you. This will contain important information about imputed income.

HOW TO ENROLL

Online

1. During your Annual Enrollment wave access **LMPeople > Pay and Benefits > Benefits > LM Employee Service Center.**
2. Click on the Annual Enrollment event tile and follow the steps to make your elections.
3. Once you submit your elections, save a copy of your election summary for your records. A *Confirmation Statement* will either be mailed to your address on file or posted to the LMESC Online.
4. If you haven't designated a life insurance beneficiary online, or you would like to review your current beneficiaries, please access the LMESC Online. Click on the person icon in the upper right corner next to your name to view or update your beneficiaries.
5. If you enrolled an eligible dependent, you must complete the Dependent Certification process in order to cover your eligible dependents in 2019. Dependents for whom you do not complete the certification by Dec. 7, 2018, or who fail the certification will not be enrolled for coverage in 2019.

Phone

Call the LMESC during your Annual Enrollment wave at one of these numbers:

866-562-2363 (toll-free)
800-833-8334 (hearing impaired)
201-242-4397 (international callers)

Select the prompt for Annual Enrollment. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. Eastern time, except on holidays. Please have your Login ID and PIN available when calling. If you have forgotten your PIN, you may request a new PIN during your call.



YOUR BENEFITS

Through the *LM HealthWorks* Plan, medical coverage is integrated with health and wellness programs to help you feel the best you can — at home and on the job. We provide a comprehensive suite of resources and information to make it easier for you to make positive choices for your health, including:

- Medical, dental and vision coverage
- Incentives for healthy lifestyle choices, if eligible
- Tobacco cessation support
- Free flu shots at many Lockheed Martin locations
- Nutritious food options in cafeterias
- Trusted, online health information available 24/7
- Free health coaching and condition management
- Teladoc 24/7 telemedicine
- 24-hour informed health line (Nurseline)
- A physical activity program to help you meet your personal fitness goals
- On-site Wellness Centers, walking paths, fitness centers and weight management programs at many locations



TAKE CHARGE: USE THE PHARMACY PLAN TOOLS.

Research drug costs, coverage and the drug lists for next year to help you to estimate costs. Links to the Pharmacy plan tools can be found by visiting the LMESC Online.

Medical Coverage

The *LM HealthWorks* Plan covers preventive care at 100 percent, includes prescription drug benefits and has an out-of-pocket maximum to help protect you financially in the event of a serious injury or illness. And, *LM HealthWorks* Plan eligible members can earn HealthFund credits by completing Healthy Actions.

Dental Coverage

A wide range of medical problems including diabetes, heart disease, bronchitis and headaches can be traced to teeth and gum disease. Dental coverage includes preventive care as well as some minor and major dental procedures to keep your mouth healthy.

Vision Coverage

Vision coverage is available to help with the cost of eye exams, prescription lenses, frames and contact lenses for you and your covered dependents.

Express Scripts Prescription Drug Benefits Program

Express Scripts is the prescription drug administrator for the *LM HealthWorks* Plan. Take advantage of the mail-order service for additional savings. On the Express Scripts website (www.express-scripts.com), you can look up medications and compare costs, as well as confirm the coverage levels of your medications. Remember, covered medications change periodically, so it's a good idea to check that your prescriptions are still covered.

Savings Plan

Most employees are eligible for a Savings Plan. Consider contributing as much as you can to strengthen your financial future.

Employee Assistance Program (EAP)

GuidanceResources provides all employees and their dependents with help and access to resources for dealing with life events — like advice on caretaking, legal situations or finances. Employees and their family members are eligible for eight face-to-face counseling sessions per issue over the course of one calendar year, regardless of health plan enrollment.

Employee Discounts Program

Lockheed Martin employees can receive discounts on products and services through offers from companies participating in our Employee Discount Program. Take advantage of discounts on computers, flowers, furniture, vacation packages and much more. Visit LM People, www.lmpeople.com, for more information.

Life and Accident

Lockheed Martin offers life and accident insurance. Depending on the option you choose, benefit amounts may be a multiple of your annual base pay or a choice of coverage tiers.

Long-Term Disability

You may elect to purchase or increase your long-term disability insurance with proof of insurability during Annual Enrollment. Pre-existing condition limitations will apply. Please refer to your collective bargaining agreement for applicability.



TAKE CHARGE:

MANAGE YOUR FSA ONLINE BY ACCESSING THE BENEFITWALLET MEMBER PORTAL AT MYBENEFITWALLETSITE.COM/LMC

- Sign up for direct deposit to receive your reimbursements electronically
- Review transactions or claims that require documentation and upload requested documentation
- File claims and upload, fax or mail your claim documentation
- Access your account balance and any pending claims and a list of eligible expenses

DID YOU KNOW?

If your spouse/domestic partner is also a Lockheed Martin employee, you cannot be covered as an employee AND as a dependent on any life insurance plans made available through the company. You may only cover your spouse/domestic partner as a dependent if he or she is not enrolled in any other company life insurance plans. In addition, dependent children can only be covered by one employee.

Flexible Spending Accounts (FSAs)

FSAs allow you to pay certain anticipated expenses with pre-tax dollars. BenefitWallet® is our FSA administrator. With an FSA, you can save federal, state and FICA tax on this money.

There are two types of FSAs available to you:

Health Care Spending Account (HCSA)

- For eligible out-of-pocket health care expenses such as deductibles, chiropractic care, dental or vision expenses not covered by insurance
- \$2,650 maximum contribution for 2019
- For more information, including a complete list of eligible expenses, please visit www.irs.gov/pub/irs-pdf/p502.pdf

Dependent Care Spending Account (DCSA)

- For eligible dependent care expenses such as before and after school programs or care in a licensed dependent care center
- \$5,000 maximum annual contribution for 2019
- For more information, including a complete list of eligible expenses, please visit www.irs.gov/pub/irs-pdf/p503.pdf

Please note: If you are not enrolled in the *LM HealthWorks* Plan, you will receive a debit card for your HCSA account. If you use your debit card to pay for qualified expenses, remember to keep copies of receipts in case you are required to provide them to BenefitWallet.

Annual Enrollment is your opportunity to enroll in one or both of these FSAs. You have until Mar. 15, 2019, to use your 2018 HCSA dollars and Dec. 31, 2018, to use your 2018 DCSA dollars. Money remaining in your account after that will be forfeited.



BENEFITS RESOURCES

Many of our benefit providers offer tools that give you convenient and secure access to your information, as well as resources for your care:

LM HealthWorks Plan

Convenience Care: *LM HealthWorks* Plan members have access to the care they need, when and where they need it, by using one of the available convenience care options. Rather than visit a costly emergency room, members can go to an urgent care center, call the free 24-hour Nurseline, consult with Teladoc (www.teladoc.com/aetna) or go to a retail clinic. Teladoc also offer mobile apps, which can be found in the iTunes and Google Play App Stores. Many represented employees can also use the Wellness Centers free of charge. Check with your Labor Relations representative for more information.

Healthy Actions

Lockheed Martin is committed to employee wellness and offers incentives, if eligible, for taking steps to improve your health. The *LM HealthWorks* Plan offers a HealthFund that employees and spouses/domestic partners can build by completing certain healthy actions.

If you are an *LM HealthWorks* Plan member, don't forget to take advantage of building your HealthFund by completing healthy actions every year.

WHAT'S YOUR REAL AGE?

How does your health age stack up against your real age? Is your lifestyle working for or against you? The RealAge test can reveal your body's true age and allow Sharecare to provide you with personalized recommendations.

Visit lockheedmartin.sharecare.com beginning Jan. 1, 2019 to find out.



HEALTHY ACTIONS

Take a step towards living a healthier lifestyle! If eligible for incentives, employees enrolled in the *LM HealthWorks* Plan can earn up to \$1,150; enrolled spouses/domestic partners can earn up to \$750 in HealthFund credits which can be used to help pay for certain medical expenses. Employees not enrolled in the *LM HealthWorks* Plan can earn up to \$600 in their paycheck, subject to federal and state income tax.

YOUR 2019 HEALTHY ACTIONS CHECKLIST	<i>LM HealthWorks</i> Plan Members		<i>NON-LM HealthWorks</i> Plan Members
	Employee	Spouse/ Domestic Partner	
1. Complete the new RealAge Test — Understand your health status and risks	\$100 HealthFund Credit	\$100 HealthFund Credit	N/A
2. Get Active — Use the Virgin Pulse website and any one of a number of devices to track and monitor your physical activities	Up to \$600 HealthFund Credit by reaching Levels 2, 3 and 4	Up to \$200 HealthFund Credit by reaching Levels 2 and 3	Up to \$600 in your paycheck
3. Get Preventive Care — Have a routine physical exam or certain age-appropriate screenings	\$200 HealthFund Credit	\$200 HealthFund Credit	N/A
4. Get Health Coaching or Help with a Chronic Condition — Complete three health coaching calls or participate in a condition management program	\$100 HealthFund Credit	\$100 HealthFund Credit	N/A
5. Give Your Baby a Healthy Start — Pregnant employees or spouses/domestic partners can enroll in the Beginning Right Maternity Management program in the first or second trimester	\$150 HealthFund Credit		N/A

Note: You will need to register on the Sharecare website to earn your RealAge Test and health coaching incentives. You may continue to use your current Healthways account through Nov. 30, 2018, at which time, you will be unable to earn additional incentives until the new programs go live on Jan. 1, 2019.

How to Track and Use Your HealthFund Credits

Keep track of your Healthy Actions and HealthFund balance by logging into your Aetna Navigator® home page at www.aetna.com, then click on **Incentives** under the green **Stay Healthy** icon on the right side of your screen. Using your HealthFund credits is easy! In fact, it is automatic. Visit your doctor or any other eligible provider and any costs are automatically withdrawn from your HealthFund by Aetna before a bill is sent to you. And best of all, any balance remaining in your HealthFund at year end rolls over to the next year.

Get Active for a Good Cause

There are many opportunities to participate in an event in your community that will get you out and moving for a good cause, from the American Heart Association's Heart Walk to the American Cancer Society's Relay for Life. Watch for communications at your local site to learn more and to find opportunities in your area.

Virgin Pulse Physical Activity Program

Looking for ways to be more active? Visit the Virgin Pulse website (www.virginpulse.com) or download the Virgin Pulse app, which can be found in the iTunes and Google Play App Stores, to easily track and monitor your progress and manage all of your fitness information in one place. The program is free for represented employees and spouses/domestic partners regardless of whether you are an *LM HealthWorks* Plan member, and eligible participants can earn up to \$600 in rewards for being physically active!

Quit For Life® Program

This program helps employees and covered family members quit tobacco products. There is not a lifetime limit on how many times an individual can sign up for help. If you or your eligible dependents are tobacco users, you and/or your eligible dependents can enroll in our free Quit For Life tobacco cessation program. You will get your own Quit Coach, a personalized Quit plan, medication or tobacco cessation aids, and access to online resources and a social support community. To get started, enroll online at www.quitnow.net/lockheedmartin or call **877-266-6046**.

Flu Shots

Every fall, more than 100 Lockheed Martin sites host events where employees may receive a free seasonal flu shot to stay well throughout flu season. Employees without access to on-site flu shots may apply for a flu shot voucher online, visit their doctor or make an appointment at their nearest on-site wellness center.

Wellness Centers

Lockheed Martin's Wellness Centers play an integral role in managing employee health. Wellness Centers provide access to health care support that is convenient and confidential, regardless of your medical plan enrollment. Wellness Center services include:

- Acute care (colds, cough, sore throats)
- Blood pressure checks
- Cholesterol screenings
- Preventive health screenings (not eligible for the \$200 Healthy Actions incentive)
- Healthy eating education
- Weight management support
- Tobacco cessation education
- Chronic health condition counseling

TAKE CHARGE: FIND A WELLNESS CENTER

Find out if you have a Wellness Center near you by visiting the *LM HealthWorks* website, www.lmhwplans.com.



IMPORTANT NOTICES

ADA Notice Regarding Lockheed Martin's 2019 Wellness Program

Lockheed Martin Corporation (LMC) offers a voluntary wellness program for employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990 (ADA), the Genetic Information Nondiscrimination Act of 2008 (GINA), and the Health Insurance Portability and Accountability Act (HIPAA), as applicable, among others.

If you choose to participate in the wellness program, you will be given the opportunity to engage in at least one of the following voluntary activities that generate confidential information:

1. Physical activity and other healthy behavior tracking through Virgin Pulse, which asks you to provide your daily steps and offers the ability to track healthy habits such as sleep, nutrition, mindfulness, and add biometric data;
2. The RealAge Test, which asks a series of questions about your health-related activities and behaviors and whether you have or have had certain medical conditions (e.g., cancer, diabetes or heart disease);
3. Preventive care through the *LM HealthWorks* Plan, which is typically provided through the health plan based on your age, gender, health and risk factors;
4. Health coaching through the *LM HealthWorks* Plan, which allows you to engage with a health coach who will encourage you to take action on health issues and risks;
5. Condition management through the *LM HealthWorks* Plan, which teaches you how to better manage your chronic medical condition and live healthier every day; and
6. Beginning Right maternity management program through the *LM HealthWorks* Plan, which allows you, if you are pregnant, to engage with a nurse to ensure you and your baby are obtaining necessary prenatal care.

You are not required to participate in any of these activities. However, if you are eligible and do participate, you can earn up to \$600 by participating in the Virgin Pulse program, \$100 for participating in the RealAge Test and/or the health coaching or condition management program, \$150 for participating in the Beginning Right program, and \$200 for receiving appropriate preventive care.

Under the ADA, if you are unable to participate in any of the health-related activities required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request such an accommodation by contacting the *LM HealthWorks* Plan Administrator line at **301-548-2301**.

The information collected through your participation in the wellness program will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you additional services through the wellness program, such as tobacco cessation assistance, onsite flu shots, Wellness Center expansion of services and new programs as needed from a population health perspective. You are encouraged to share information you learn through the wellness program with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although LMC may use aggregate, de-identified collected information to design programs based on identified health risks in the workplace, the wellness program will never disclose any of your personal information either publicly or to Lockheed Martin, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with a wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment, nor may you be subjected to retaliation if you choose not to participate.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness programs, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in a wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of a wellness program will abide by the same confidentiality requirements. The only entities that will receive your personally identifiable health information are Aetna, Virgin Pulse, Sharecare, Express Scripts, ComPsych, Optum, and Truven. All of these organizations will provide you with services under the wellness program to help you improve your health and/or prevent disease.

In addition, all medical information obtained through the wellness programs will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of a wellness program will be used in making any employment decision. To further ensure the privacy of your medical information, Lockheed Martin performs regular security reviews of our vendors' information technology systems. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you as soon as practicable and in accordance with applicable notification timeframes prescribed by law.

You may not be discriminated against in employment because of the medical information you provide as part of participating in a wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Senior Manager, Compliance through the Lockheed Martin Plan Administration Helpline at **301-548-2320**.

IMPORTANT NOTICES continued

Your Information

Availability of Summary Health Information

Choosing health coverage is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about health coverage in a standard format. The health benefits available to you represent a significant component of your Total Rewards package. They also provide important protection for you and your family. SBCs will be posted in the Annual Enrollment section of the LMESC Online website.

A paper copy is also available, free of charge, by calling **866-562-2363**, **800-833-8334** (hearing impaired) or **201-242-4397** (international callers).

The Privacy of Your Health Information

Lockheed Martin is firmly committed to protecting the confidentiality of your personal health information and strongly supports the protection provided by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). HIPAA requires privacy rights for personal health information, as well as protection from improper use and disclosure. It affects how your health information can be used by group health plans sponsored by employers including Lockheed Martin. Please review the HIPAA Privacy Notice, which is available online in the LMESC Online.

Health Care Reform

The United States' Patient Protection and Affordable Care Act (ACA) — commonly known as health care reform — was signed into law March 23, 2010.

Effective Jan. 1, 2015, employers with 50 or more full-time employees — including Lockheed Martin — are subject to the ACA's employer shared responsibility provisions.

These provisions require Lockheed Martin to offer affordable health coverage that provides a minimum level of coverage or be subject to a penalty. Lockheed Martin plans are currently compliant with health care reform laws and exceed the required minimum level of coverage. In line with these provisions, Lockheed Martin must also adhere to information reporting responsibilities, which require employers to send health insurance information returns to employees and to the Internal Revenue Service (IRS). The IRS has created forms for this purpose, which employees may need when completing their 2017 federal income tax returns.

Most employees will be able to elect to receive the new form electronically through www.lmpeople.com. Those who do not elect to receive their forms electronically will receive a printed copy in the mail.

Please note that individuals, including those with access to affordable employer-provided health care plans like Lockheed Martin's, can choose to purchase insurance through Health Insurance Marketplaces available in their area. However, all health care costs will be your responsibility and you should consider all information available before making any decisions on coverage.

For more information on health care reform, please visit: www.irs.gov/Affordable-Care-Act/Individuals-and-Families

Nondiscrimination Notice

The Lockheed Martin Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. The Lockheed Martin Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

The Lockheed Martin Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Senior Manager, Compliance through the Lockheed Martin Plan Administration Helpline at **301-548-2320**.

If you believe that The Lockheed Martin Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with the Senior Manager, Compliance through the:

Lockheed Martin Plan Administration Helpline
6801 Rockledge Drive, CCT-115
Bethesda, MD 20817
301-548-2320

You can file a grievance in person or by mail. If you need help filing a grievance, the Senior Manager, Compliance is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 866-562-2363.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電866-562-2363。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 866-562-2363.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 866-562-2363번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 866-562-2363.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 866-562-2363.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 866-562-2363.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 866-562-2363.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 866-562-2363.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 866-562-2363.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 866-562-2363.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 866-562-2363.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالملجان. اتصل برقم 866-562-2363.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。866-562-2363まで、お電話にてご連絡ください。

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 866-562-2363 تماس بگیرید.

LOCKHEED MARTIN BENEFITS DIRECTORY

LOCKHEED MARTIN EMPLOYEE SERVICE CENTER

866-562-2363 (toll-free)

800-833-8334 (hearing impaired)

201-242-4397 (international callers)

www.lmpeople.com > Pay and Benefits > Benefits > LM Employee Service Center
or by logging in to: **lmc.lifeatworkportal.com**

MEDICAL PLANS

LM HealthWorks Plan

877-458-4975, Member Option 5

www.lmhwplans.com

aetna.com

TRICARE Supplement

301-816-0045, ext. 255

800-638-2610, ext. 255

selmantricareresource.com

PRESCRIPTION DRUG PLAN

Express Scripts

877-458-4975, Member Option 2

express-scripts.com

DENTAL PLANS

Delta Dental

800-548-5468

deltadentalins.com

CIGNA Dental

800-367-1037

cigna.com

VISION PLAN

EyeMed Vision Care

866-353-4851

eyemedvisioncare.com

LIFE AND ACCIDENT PLANS

Prudential

800-524-0542

prudential.com

FLEXIBLE SPENDING ACCOUNTS

BenefitWallet®

855-800-1602

mybenefitwalletsite.com/LMC

EMPLOYEE ASSISTANCE & WELLNESS PROGRAMS

GuidanceResources®

US: 844-880-6914

Expatriates: 312-595-0074

(reverse charge call to the U.S.)

guidanceresources.com

Virgin Pulse

866-852-6603

member.virginpulse.com

COBRA

WageWorks

800-482-4105

mybenefits.wageworks.com