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# Castlight Price Transparency

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Castlight is an easy-to-use website and mobile app where you can compare costs on everything from appendectomies to X-rays, including doctors, hospitals and prescriptions.

The Castlight tool is provided to you and your family **at no additional cost.**

**Castlight's mission is to help you navigate the confusing world of health care so you can make good decisions about your health.<sup>1,2</sup>**

Castlight is an easy-to-use website and mobile app where you can compare costs on everything from appendectomies to X-rays, including doctors, hospitals and prescriptions.

Fees for doctors, services, procedures and drugs can vary a lot. Castlight puts all this information at your fingertips, so you can find quality care at a fair price.

In addition to helping you understand pricing and the value of transparency and comparing costs, Castlight can also summarize your benefits claims and the amount you have spent to date, allow you access to your ID cards on-the-go, and provide personalization in a variety of other ways.



## Examples of how Castlight can help you

### If you need your knee replaced, here's what you can find on Castlight:

- A list of quality hospitals in your area where knee replacements are performed and doctors who perform them;
- Patient reviews of those hospitals and doctors;
- Cost comparisons of how much each hospital and doctor charges for the procedure; and
- A list of what's included in the cost — and what's not.

### If you take cholesterol medication, you can compare pharmacy costs for the statins you take. Castlight can show you:

- Cost differences between generic and brand name statins;
- How much similar medications cost;
- Cost comparisons of how much the medication costs at different pharmacies in your community; and
- Patient reviews of pharmacies.

You can review as much or as little information as you want so that you can better understand the reports and data metrics that support the information you're looking for just by clicking a link.

<sup>1</sup> Available to employees and dependents who are enrolled in a Destination Wellbeing Aetna, CareFirst or Cigna high-deductible health plan (HDHP).

<sup>2</sup> Kaiser Permanente members log into their account on [kp.org](http://kp.org) to access the drug pricing tool and the medical cost estimator tool. For all other medical carriers and plans, visit Benefits Compass or LMESC online to determine whether you have access to a Castlight link.



## Travel Tip!

Castlight displays only the doctors and hospitals in your plan's network, so finding a provider is easy. If you are traveling, simply change your location and Castlight will share the best providers closest to you.

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# Employee Assistance Program (EAP)

When you or your family members need help working through life's issues, planning a vacation or event, or need financial or legal guidance, consider reaching out to Optum's Live and Work Well EAP. Services provided by Optum are provided to you and your family **at no additional cost**.



# When you have a long list of stressors – and a longer list of to-dos



Your Employee Assistance Program (EAP) and WorkLife Services are available to you at no extra cost as part of your benefits. This includes **24/7 access** to EAP over the phone and online. You can call to speak with master’s-level employee assistance specialists who provide consultation, risk screening, advocacy, referrals and educational materials. Or you can use our web services, which are available in English and Spanish. Search self-help information, resource databases/directories, video programs, personal empowerment programs and thousands of articles online at [liveandworkwell.com](http://liveandworkwell.com).

# YOU, supported



Scan the QR code and log on to [liveandworkwell.com](http://liveandworkwell.com).

To find the right support for you, register with your HealthSafe ID or enter your company access code: **LMC**

**Connect with your EAP and WorkLife Services.**

24/7 availability | Confidential | No cost to you



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## More information about what's available to you

### EAP services:

#### Face-to-face counseling

8 visits available per event per year. A network of clinicians – part of our larger network of 150,000 clinicians – provide goal-oriented counseling.

#### Financial coaching from experts

Up to 60 minutes of free consultation (provided in 30-minute increments) with a credentialed financial coach for each financial issue. Access to extensive legal and financial tools and libraries to help you take control of your finances.

#### Legal counseling and mediation services

Free 30-minute telephonic or in-person consultation with a state-specific attorney or qualified mediator per separate legal issue, via a national network of more than 22,000 attorneys and 630 professional mediators. Ongoing services are provided at 25% below the firm's current rates after the initial consultation.

#### Online EAP clinician visit certification

You can request and receive the EAP clinician visit certification document immediately through the website for routine outpatient care.

#### Digital self-care tools

Visit [liveandworkwell.com](https://liveandworkwell.com) to access our digital suite of tools and resources. Discover the solutions and clinical techniques that best fit your needs to help manage stress, anxiety and other concerns all in one convenient location.

#### Talkspace

Support when you need it – no appointments necessary. With Talkspace, you can reach out to a licensed network EAP provider, 24/7. To get started, call your EAP to obtain an authorization code.

#### Virtual Visits

HIPAA-compliant technology delivers video EAP services in the privacy and comfort of your home or wherever you choose, providing convenience and accessibility. EAP-licensed telemental health providers are available in every state.



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## WorkLife Services:

### Adult care and eldercare support

- Grief/loss
- Retirement planning
- Adult daycare programs
- Financial and legal issues
- In-home/nurse care options

### Child and family support

- Childcare options
- Adoption resources
- Day/summer camps
- Emergency/sick-child care
- Parent/family support groups

### Chronic illness and condition support

- Respite services
- Caregiving services
- Assistive technology
- Affordable-housing resources
- Meal and transportation resources



### Convenience services

- Pet services
- Traveling needs (business and leisure)
- Car and home repair and maintenance
- Shopping, dining and recreation recommendations

### Educational resources

- Homeschooling
- Career consulting
- Adult education classes
- Individual educational plans
- School and college recommendations

Call

**888-EAP-4LMC**

Visit

**www.EAP4LMC.com.**

Enter your company access code: **LMC**

24/7  
availability

Confidential

No cost  
to you

**This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.** This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

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# Health Advocate

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Health Advocate should be your first stop when you don't know what to do or who to turn to about a medical-related issue. Plus Health Advocate can refer you to other Lockheed Martin services when appropriate.

During annual enrollment take advantage of using the Enrollment Advocate service. Schedule an appointment with a Health Advocate benefit specialist to help you understand your plan options, associated costs, differences between Broad and Premier networks plus a lot more!

All Health Advocate and Enrollment Advocate services are provided to you **at no additional cost**. Contact Health Advocate by calling **877.342.3908**.

## HealthAdvocate<sup>SM</sup>



Let us  
advocate  
for you



Your Health Advocate services give you access to Personal Health Advocates who can support you in handling a wide range of healthcare-related and insurance issues **to save you time, money and worry.**



### Find doctors and arrange second opinions

We can help locate in-network doctors and specialists, as well as coordinate the transfer of medical records and all aspects related to your care.



### Resolve claims and billing issues

We'll research the claim or bill, and work on your behalf to sort out the issue with your insurance company and healthcare provider.



### Clarify health conditions

We answer questions about diagnoses, test results, treatment options, medications, and more to help you make informed decisions.



### Help you understand your insurance

We will answer questions about your coverage, including medical, prescription, dental and vision.



### Explain costs for services you may need

This includes the deductibles you have to meet, as well as the copays/coinsurance for doctor and medical appointments.



### Support for the whole family

We can help you, your spouse, dependent children, parents and parents-in-law.



### Help when you need it most

Quickly reach us by phone, email, live chat online or through our mobile app.



**877-342-3908**

Email: [lockheedmartin@healthadvocate.com](mailto:lockheedmartin@healthadvocate.com)

Web: [HealthAdvocate.com/lockheedmartin](http://HealthAdvocate.com/lockheedmartin)

**We'll work on your behalf  
to get to the heart of your issue,  
no matter how complex.**

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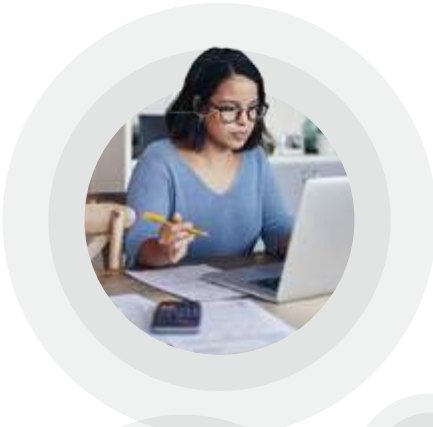
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Through Health Advocate, you have access to a personal Enrollment Advocate to walk you through the plan options available to you and help you weigh your options so you can make the best decision for your situation.

### After speaking with an Enrollment Advocate, you will:

-  **Understand your share of the costs for each option**, including copays, deductibles, coinsurance, out-of-pocket maximums and prescription plans
-  **Know the network status of your doctors** and other healthcare providers
-  **Be familiar with coverage** for specific services you anticipate needing
-  **Feel confident** in your health plan selection

Get the guidance you need. Contact Health Advocate today by phone, email or using the Online Scheduler (click the calendar icon on the website or app).



877-342-3908

Email: [Lockheedmartin@HealthAdvocate.com](mailto:Lockheedmartin@HealthAdvocate.com)

Web: [HealthAdvocate.com/lockheedmartin](http://HealthAdvocate.com/lockheedmartin)



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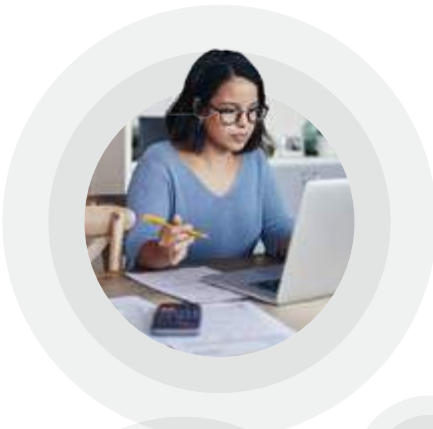
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# Health Savings Account

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BenefitWallet administers your Health Savings Account (HSA) that you may use to pay qualified health care expenses.



## It's your money

Save, spend or invest with your HSA

Your BenefitWallet® Health Savings Account (HSA) is a powerful savings tool that you can use to save, spend or invest for your – and your family's – health care expenses.

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### Three ways to use your HSA

1

#### Save

Contribute to your HSA regularly. Then, save your HSA funds to build a safety net for unexpected health care costs.

Anything you save rolls over year to year, so there's no risk of losing unspent funds.

#### Will you be prepared?



**\$7,500**  
Potential cost of a broken leg



**\$30,000**  
Average cost of a 3-day hospital stay

2

#### Spend

Use your HSA to pay for health care expenses and extend the buying power of your income.

Save up to 35% on qualified health care expenses such as medications and medical, dental and vision care.

#### The more tax dollars you spend, the more you save.



**\$4,500**  
Annual out-of-pocket medical costs



**\$2,515**  
Potential annual tax savings

3

#### Invest

Similar to a 401(k), your HSA has investing features that can be used once your balance reaches \$1,000. Investing can grow your savings over time.

This is helpful since the average retired couple needs an estimated \$390,000 to pay for out-of-pocket expenses.

#### Watch your HSA grow.

		\$\$\$
	\$\$\$	\$\$\$
\$\$\$	\$\$\$	\$\$\$
Year 10	Year 20	Year 30

## How to open an HSA



### Get started

by enrolling in an HSA-qualified health plan and open your account.



### Fund your account

by depositing funds into your HSA, ideally through your employer's payroll or from your bank account.

## Things you should know

### 2023 contribution limits

In 2023 you can maximize your HSA deposits by contributing up to these amounts:



**\$3,850**

Single coverage



**\$7,750**

Family coverage



**\$1,000**

Extra if you are 55 or older



### Always tax free

- Contributions
- Qualified expenses
- Investment gains



### Use any time

Funds never expire

### Qualified health care expenses

You can spend your HSA dollars on qualified health care expenses such as:

- deductibles and copays
- prescription and over the counter medications
- vision or dental care



View a full list of qualified expenses at [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf).



### Pay for health care expenses

For you and your family



### We're here to help

Visit [mybenefitwallet.com](https://mybenefitwallet.com) or call the BenefitWallet Service Center at 877.472.4200.

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# Optum/Rally

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Optum/Rally provides a wide array of resources and tools that support your health and wellbeing.

- Rally is a personalized game-based website that has just about everything you need to boost your health and wellness, one step at a time. Register on the Rally website to learn more about earning wellness incentives for you and your spouse/domestic partner when you complete specific activities. Rally programs are available to you and your spouse/domestic partner **at no additional cost when you enroll in an HDHP.**
- Quit for Life provides support to help you quit tobacco. This program is provided at no additional cost to you and your family. You do not need to be enrolled in a Lockheed Martin medical plan to access Quit for Life.

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# Let's Rally

Rally® has simple ways to help improve your health. Get recommendations, create healthy habits, and earn rewards along the way.



### Take the Rally Health Survey

Your Rally experience begins with the fun and easy Rally Health Survey, designed to help you better understand your overall health before setting simple, everyday goals.



### Get Personalized Recommendations

Rally provides personalized recommendations, including well-being programs, everyday activities, and friendly competitions to help you build healthy habits for the long term.



### Coaching That's a Perfect Fit for Your Goals

Rally Coach™ gives you access to 24/7 guidance through programs for weight loss, financial health, well-being, quitting nicotine, and more. Plus, you've got an online community of members who are working toward similar goals so you're never alone.



### Know Your Numbers

A biometric screening provides your numbers for blood pressure, weight, HDL, LDL, total cholesterol, glucose, or body mass index (BMI). It helps Rally give you personalized recommendations. You might even be able to earn rewards just by getting screened.



### Get Rewarded

In 2023, you and your spouse/domestic partner will have two easy ways to earn up to \$400 each in incentives for your health savings account (HSA) or your health reimbursement account (HRA) if you are not HSA eligible.

**Complete the online Health Survey and earn \$100 each.**

**Get a biometric screening by visiting your doctor, on-site Wellness Center or a Quest Patient Service Center and earn \$300 each.**

### Live Tobacco-free

Quit For Life® has helped 4 million members successfully quit smoking, e-cigarettes, vaping, nicotine and tobacco.<sup>1</sup>

**Turn over to learn more.**

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Get started with Rally at [werally.com/client/lockheed\\_martin/register](https://werally.com/client/lockheed_martin/register) or call 1-877-818-5826

# Quit For Life<sup>®</sup>



## The Path to Quitting Starts Now

If you've thought about quitting tobacco, Quit For Life<sup>®</sup> on Rally Coach<sup>™</sup> can help. Get all the tools and online resources you need to quit — and stay quit — at no additional cost.



### Get Coach Support

Connect with a coach who will help create a personalized Quit Plan and guide you at every step.



### Access Anytime, Anywhere

Manage triggers with coach-led group sessions, trackers, text support, and more, all at your fingertips.



### Quit Kit

Stay on track with nicotine replacement therapy like gum and patches.

\*If applicable and as determined by a coach.

Get started at [quitnow.net/LockheedMartin](https://quitnow.net/LockheedMartin) or call 1-877-266-6046

<sup>1</sup> Quit For Life Employer Book of Business Survey results, cumulative from 2006 to 2018. The Quit for Life Program is educational in nature and is not a substitute for medical advice.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. The wellness coaching team cannot diagnose problems or recommend treatment and is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time.

Rally does not provide medical advice or other health services, and is not a substitute for your doctor's care. Talk to your doctor before significantly increasing your level of activity, particularly if you have a medical condition or have been inactive. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities. All trademarks are the property of their respective owners.

The screening services are provided by Quest Diagnostics in conjunction with Optum, a health and well-being company that provides information and support as part of your health plan. Participation in the program is voluntary and is not a substitute for your doctor's care. This program and your screening results are provided for informational purposes only and are not intended to diagnose problems or provide treatment recommendations. Your screening results will be kept confidential in accordance with the law, and with your consent, will be shared with your plan for administration of your wellness and other plan activities.