

This brochure provides a summary of the benefit programs offered by General Atomics and Affiliated Companies (the “Company”).

MEDICAL PLANS

Eligible California based employees have a choice between Health Maintenance Organizations (HMOs) and a Preferred Provider Organization (PPO) plan. HMO coverage is also available in some locations outside California. Where an HMO is not available, the PPO or an Indemnity plan is offered. HMOs have co-pays for office visits and prescriptions, coverage for preventive care, and no deductibles. The PPO plan also offers coverage for preventive care and other coverage with co-pays or coinsurance for in-network care and higher out of pocket costs for out-of-network care. The Indemnity plan offers care at one level with a choice of providers. Employee premiums are paid by pre-tax deductions from pay.

DENTAL PLANS

Eligible employees may choose from a Point-of-Service (POS) plan or a Dental HMO plan. The POS plan has three levels: an Exclusive Provider Option (EPO) with a limited network of dentists, a Preferred Provider Option (PPO) with a larger network of dentists, and an Out of Network option where any dentist can provide services. The Dental HMO plan provides coverage with dentists in a specific network. Employee premiums are paid by pre-tax deductions from pay.

VISION PLAN

Low-cost eye exams, with frame and lens allowances are offered through a voluntary vision plan. Employee premiums are paid by pre-tax deductions from pay.

DISABILITY INSURANCE

A Short-Term Illness and Accident Program is available at no cost to employees to help provide income continuation for short term extended absences. Employees on approved leave of absence from work for more than 2 continuous weeks due to a personal qualified illness or accident may be eligible.

Long Term Disability (LTD) insurance is available to eligible employees who become disabled and are unable to work for more than three months. LTD insurance covers up to 60% of base salary (up to a maximum benefit of \$10,000/month) at no cost to employees. Eligible employees may purchase additional LTD insurance to provide a total benefit of 66 2/3% (up to a maximum benefit of \$15,000/month). Employee premiums are paid by after-tax deductions from pay.

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

Eligible employees receive Company paid life and AD&D insurance, both in the amount of one times their annual base salary to a maximum of \$750,000. Eligible employees may purchase additional life and/or AD&D insurance for themselves and eligible dependents at group rates. Several levels of coverage are available. Employee premiums are paid by after-tax deductions from pay.

AFLAC VOLUNTARY ACCIDENT AND CRITICAL ILLNESS PLANS

Eligible employees may purchase additional accident and critical illness insurance for themselves and eligible dependents. Employee premiums are paid by after-tax deductions from pay.

TRAVEL ACCIDENT INSURANCE

Business travel accident coverage for eligible employees is provided at three times their annual base salary to a maximum of \$300,000.

LEGAL PLAN

A voluntary legal service plan is available to employees and covers divorce, wills, tax services, and estate planning among other services. Employee premiums are paid by after-tax deductions.

PAID TIME OFF

Comprehensive Annual Leave (CAL)

CAL provides employees paid time off for vacation, sick, or personal leave. CAL is accrued as follows (based on a 40 hour work week):

Years of Service	Annual CAL Accrual
Less than 1	15 days (120 hours)
1, but less than 4	17 days (136 hours)
4, but less than 9	22 days (176 hours)
9, but less than 19	27 days (216 hours)
19 or more	32 days (256 hours)

Holiday and Other

Eligible employees also receive paid time off for:

- Holidays
- Bereavement
- Jury Duty
- Military Leave

RETIREMENT PLANS

Pension Plan

The Company’s Pension Plan benefit is provided at no cost to employees. Each eligible employee accrues a benefit in the Plan, and on an annual basis, the Company credits an amount equal to 7% of eligible compensation for the year, plus interest. Benefits become vested after 3 years of service.

Years of Vesting Service	Vested Percentage
Less than 3	0%
3 or more	100%

401(k) Retirement Savings Plan

The Company’s 401(k) Retirement Savings Plan allows eligible employees to contribute from 1% to 50% of their salary to the Plan on any combination of pre-tax, Roth 401(k) or after-tax basis. The Company matches 50% of those contributions up to 8% of eligible compensation. Company matching contributions become vested incrementally over 5 years of service.

Years of Vesting Service	Vested Percentage
1	0%
2	25%
3	50%
4	75%
5	100%

FLEXIBLE SPENDING ACCOUNTS: HEALTH CARE & DAY CARE

Eligible employees may elect to participate in two kinds of flexible spending accounts: a Health Care Spending Account and a Day Care Spending Account. These accounts allow employees to set aside money before taxes to pay certain health care expenses not covered by the Company’s health plans or expenses for day care for eligible dependents.

WORK/LIFE BENEFITS

Tuition Reimbursement Program

The Company reimburses eligible employees for the cost of tuition, books, and related fees for approved courses taken at accredited institutions. The maximum amount of reimbursement per year is \$5,250 for undergraduate level courses and \$10,000 for graduate level courses. IRS rules require that the portion of tuition reimbursed over \$5,250 be treated as income to the employee, subject to normal income taxation and withholding.

GAenergize Wellness Program

The Company offers the GAenergize Wellness Program to promote the overall health of employees, prevent disease, and encourage healthy choices. Many Company locations feature a fitness center for employees and their families. The fitness centers offer a variety of exercise equipment. GA’s La Jolla location also features a lap swimming pool, lighted tennis courts, volleyball, and basketball courts. GA-ASI’s Poway location includes softball and soccer fields. Employees who work at Company locations outside southern California without a Company fitness center nearby are eligible for a subsidy toward the cost of membership at a fitness center or gym.

Employee Assistance Program (EAP)

The EAP provides resources, support, and information for personal and work-life issues. Administered by an independent firm, the EAP is confidential and provided at no charge to employees and their dependents.

Services include:

- Counseling
- Financial information and resources
- Legal support and resources
- Online resources

Employee Recreation Association

The Employee Recreation Association (ERA) is a non-profit organization that provides its members reduced prices for local attractions and movie tickets. The ERA also sells Company logo apparel and gift items. Various clubs and social events for employees and their families are sponsored by the ERA. Dues are \$12.00 annually.

Employee Referral Program

The Connect Talent Employee Referral Program provides cash rewards to employees who help recruit qualified candidates for eligible openings at General Atomics and Affiliated Companies.



The full provisions of the employee benefit programs are contained in separate documents. In the event of a conflict between the descriptions in this summary and the provisions in plan documents, the plan document provisions will govern. The Company reserves the right to change, amend, or terminate any of the benefit plans and programs at any time and for any reason.