



To:All HII EmployeesFrom:Karen Velkey, HII Corporate Vice President, Benefits and CompensationDate:March 30, 2020Subject:Loss of Benefits as a Qualified Life Event

Dear HII Employees:

While HII's work is considered mission essential, other businesses have had to reduce work and lay off employees as a result of the coronavirus (COVID-19) pandemic, leaving many without employer-sponsored benefits. HII is committed to its employees, their families and our community, so I want to remind you of your family's options if a family member loses benefits coverage from another employer.

If your family member loses coverage from their employer, they could be eligible to enroll in HII benefits as a dependent if you are currently enrolled in HII benefits. Family members eligible for benefits include spouses, domestic partners, children under age 26 and unmarried children of any age who have a certified disability. If your family member loses employer-sponsored benefits from another company and meets one of these criteria, you may be able to enroll them in HII benefits as your dependent. Also, if you are enrolled in a spouse's employer-sponsored benefits and they lose coverage, you may have the option to enroll yourself and your dependents in an HII benefits plan.

Loss of benefits is considered a "qualified life event," which gives you 31 days upon the loss of coverage to enroll your dependents in HII benefits. To enroll a dependent in benefits, log into UPoint from <u>www.hiibenefits.com</u> or call the Huntington Ingalls Benefits Center (HIBC) at 1-877-216-3222. HIBC representatives are available from 9 a.m. to 6 p.m. ET Monday through Friday. Due to high call volume, enrolling online will result in faster enrollment processing.

Karan Velkey