

Invest in a Healthy You

Take action to get the benefits
you need for 2022

Your enrollment period:
OCT. 11-22, 2021



Welcome to Annual Enrollment

As a Raytheon Technologies (RTX) employee, you're part of a thriving organization created by two strong heritage companies. As we move forward together, you will see changes to your health and insurance benefits and providers for 2022. Make the most of your enrollment period to ensure you and your family have the benefits you need.

Here's a brief summary of what to expect effective Jan. 1, 2022. Visit each section in this guide for details.

What to expect: An overview

> *Medical*

Two medical plan options — Anthem Gold with HSA and Anthem Silver with HSA — with different deductibles, out-of-pocket maximums and premiums

Plus, a Kaiser option — Kaiser Gold with HSA — depending on where you live

Company-wide insurance carrier for Anthem Gold and Anthem Silver with HSA options: **Anthem Blue Cross Blue Shield**

Updated annual base pay levels for premium bands

> *Prescription drug*

Expanded brand-name drug formulary

Company-wide prescription drug administrator for Anthem Gold and Anthem Silver with HSA options: **CVS Caremark**

> *Tax-advantaged accounts*

Company contribution to your HSA (Health Savings Account), if eligible, when you enroll in an HSA-qualified medical plan for 2022 and open an HSA with **Fidelity Investments**, the company-wide HSA administrator, during Annual Enrollment

HSA contribution limits are increasing for 2022

Limited Purpose HCSA (Health Care Spending Account) available for eligible out-of-pocket dental and vision expenses when you enroll in one of the HSA-qualified medical options

Company-wide spending account administrator: **Alight Smart-Choice Accounts**

> *Dental*

Two dental plan options — Delta Dental Plus and Delta Dental Basic — with different benefits, covered services and premiums

Company-wide insurance carrier: **Delta Dental**

> *Vision*

A vision plan with higher benefit payment amounts for some services

Company-wide insurance carrier: **VSP**

> *Disability*

Same coverage options and insurance carrier as today

> *Life and AD&D insurance*

Life and AD&D options for you and your family

Company-wide life insurance carrier: **New York Life**

Company-wide AD&D insurance carrier: **AIG**

> *Voluntary benefits*

ID theft protection coverage offered in addition to the voluntary benefits currently available

> *Completing your enrollment*

Checklist for a successful enrollment

> *Help when you need it*

Trusted, reliable support from the RTX Benefits Center

Medical

Your RTX HSA-qualified medical plan options provide the coverage you need plus a way to save and pay for current and future health care expenses through a tax-advantaged HSA.



2022 highlights

HSA-qualified options

Two new medical plan options — Anthem Gold with HSA and Anthem Silver with HSA — will be available with differences in deductibles and out-of-pocket maximums. Both options cover the same services and are considered high-deductible health plans.

Depending on where you live, a Kaiser option — Kaiser Gold with HSA — may be available. The Kaiser option offers in-network care only (except for true emergencies) and will be available in these areas for 2022: California, Colorado, Georgia, Maryland, Oregon, Virginia, Washington and Washington D.C.

Find details on [page 4](#).

Company-wide medical insurance carrier

Anthem Blue Cross Blue Shield (BCBS) will be the insurance carrier for the Anthem Gold and Anthem Silver with HSA medical plans. More than 98% of the in-network providers currently used by RTX employees and their enrolled family members are in the Anthem BCBS provider network.

Note: Other medical options may be available to you if you live in Hawaii or where the Anthem BCBS provider network is not available. Visit [Your Gateway](#) for details.

Premium band changes

Annual base pay levels for the monthly premium bands are changing:

- Under \$75,000
- \$75,000 to less than \$100,000
- \$100,000 to \$150,000
- Over \$150,000

[See page 5](#) for your monthly premiums.

Take action

- Visit [Your Gateway](#) during your enrollment period to confirm the medical options that are available to you based on where you live.
- Check to see if your current providers are in the Anthem BCBS network if you're enrolled in the Anthem Gold or Silver medical option. Use this [Provider lookup PDF](#) for search tips.
- Apply for Continuation of Care if you're in the middle of a treatment plan (such as for cancer) that will be completed in 2022 and your doctor is not in the Anthem BCBS network. That way, if approved, your care will be covered at the in-network level for a limited time. Contact a Benefits Advocate ([see page 17](#)) or call Anthem at **1-866-251-1803**.

You must complete a Continuation of Care form and submit it to Anthem before Jan. 1, 2022. If you don't submit a form or your request is not approved, care will be covered at the out-of-network level. [Learn more](#).

Medical *(continued)*

Your out-of-pocket costs are different with each of your HSA-qualified medical options, including your paycheck premiums and what you pay when you get care (your deductible and coinsurance maximum, which equals your out-of-pocket maximum).



2022 HSA-QUALIFIED MEDICAL OPTIONS

Medical and prescription drug coverage

In-Network Care		Anthem Gold*	Anthem Silver*	Kaiser Gold
Deductible	You Only	\$1,750	\$3,000	\$1,750
	You + Spouse or You + Child(ren)	\$2,800	\$4,500	\$3,500
	You + Family	\$3,500	\$6,000	
		+	+	+
Coinsurance Maximum	You Only	\$2,250	\$2,000	\$2,250
	You + Spouse or You + Child(ren)	\$3,200	\$3,000	\$4,500
	You + Family	\$4,500	\$4,000	
		=	=	=
Out-of-Pocket Maximum	You Only	\$4,000	\$5,000	\$4,000
	You + Spouse or You + Child(ren)	\$6,000	\$7,500	\$8,000***
	You + Family	\$8,000**	\$10,000**	

*The plans pay benefits for certain preventive prescriptions before the deductible has been met. Additionally, certain generic preventive drugs, including generic insulin and diabetic supplies, are covered at 100% before the deductible.

** \$7,500 is the most that one covered family member will have to pay toward the in-network deductible and/or coinsurance combined. If a covered family member reaches that amount, the company will pay 100% of covered in-network services for that individual for the rest of the year.

*** For the Kaiser Gold option, individual limits may apply to the deductible and/or out-of-pocket maximum based on the area in which you live.

Take action

- Review your medical plan options.
- Use the Medical Expense Estimator on **Your Gateway** during your enrollment period to compare estimated costs under each option.
- Determine which option is right for you and your family.
- Be aware of the coverage defaults if you don't enroll. [See page 16](#) for details.

Money for your HSA

RTX will make an HSA contribution in January 2022 if you enroll in one of the HSA-qualified medical plan options and open an HSA during Annual Enrollment with Fidelity, the new company-wide HSA administrator for 2022.

[See page 7](#) for company contribution amounts.

Medical *(continued)*

You and RTX share the cost of medical plan coverage, with RTX paying the majority.



YOUR MONTHLY PREMIUMS IN 2022*

If your base pay is under \$75,000

Coverage Tier	Anthem Gold	Anthem Silver	Kaiser Gold
You Only	\$84.00	\$34.00	\$84.00
You + Spouse	\$176.00	\$71.00	\$176.00
You + Child(ren)	\$160.00	\$65.00	\$160.00
You + Family	\$252.00	\$102.00	\$252.00

If your base pay is \$75,000 to less than \$100,000

Coverage Tier	Anthem Gold	Anthem Silver	Kaiser Gold
You Only	\$114.00	\$64.00	\$114.00
You + Spouse	\$239.00	\$134.00	\$239.00
You + Child(ren)	\$217.00	\$122.00	\$217.00
You + Family	\$342.00	\$192.00	\$342.00

If your base pay is \$100,000 to \$150,000

Coverage Tier	Anthem Gold	Anthem Silver	Kaiser Gold
You Only	\$134.00	\$84.00	\$134.00
You + Spouse	\$281.00	\$176.00	\$281.00
You + Child(ren)	\$255.00	\$160.00	\$255.00
You + Family	\$402.00	\$252.00	\$402.00

If your base pay is over \$150,000

Coverage Tier	Anthem Gold	Anthem Silver	Kaiser Gold
You Only	\$144.00	\$94.00	\$144.00
You + Spouse	\$302.00	\$197.00	\$302.00
You + Child(ren)	\$274.00	\$179.00	\$274.00
You + Family	\$432.00	\$282.00	\$432.00

* Determined using your base pay as of Sept. 22, 2021.

Take action

- Find your monthly premium in the cost charts to the left.
- Use the Medical Expense Estimator on **Your Gateway** during your enrollment period to compare total estimated costs with each option.

Other coverage details

Under the Anthem Gold and Silver medical plans:

- You pay 20% coinsurance and the plan pays 80% coinsurance for in-network care.
- Fertility benefits are being enhanced.
- Dialysis treatment is covered in-network only.
- Care in a skilled nursing facility is covered up to 120 days per year.

Prescription drug

The HSA-qualified medical plan options include coverage for prescription drugs.



2022 highlights

Prescription drug benefits for Anthem Gold and Anthem Silver medical plan option

- No cost to you for generic preventive drugs including insulin and diabetic supplies.
- The medical plan will pay coinsurance benefits for certain brand-name preventive drugs, including insulin and diabetic supplies, before the deductible has been met.
- Medical plan deductible and coinsurance apply to other prescription expenses.
- The CVS Caremark formulary will include a wider range of brand-name prescription drugs.

Company-wide prescription drug administrator for Anthem Gold and Anthem Silver medical plan options

CVS Caremark will be the prescription drug administrator for the Anthem Gold and Anthem Silver medical plan options.

Take action

Request generics whenever possible for any medications you need — especially preventive medications — and save money.

Take note

The Kaiser Gold medical plan option includes prescription drug coverage administered by Kaiser.

Tax-advantaged accounts

Consider how you can use an HSA to pay for qualified health care expenses now or in the future, while saving money on taxes.



2022 highlights

HSA (HEALTH SAVINGS ACCOUNT)

Money for your HSA

RTX will make a contribution to your HSA by Jan. 31, 2022, if you enroll in an HSA-qualified medical plan. Contributions are based on your coverage tier:

- You Only: \$750
- You + Spouse or You + Child(ren): \$1,125
- You + Family: \$1,500

Company-wide HSA administrator

Beginning Jan. 1, 2022, Fidelity Investments (Fidelity) will be the HSA administrator. To receive the company's HSA contribution, you must be enrolled in one of the HSA-qualified medical plan options and open a new HSA with Fidelity during Annual Enrollment.

2022 IRS HSA contribution limits*

- You only medical coverage: \$3,650 (\$50 increase)
- You + one or more dependents medical coverage: \$7,300 (\$100 increase)
- Catch-up contributions for those 55 or older in 2022: \$1,000 (remains the same)

*All limits subject to legislative changes. The company's HSA contribution counts toward the limits (but not the \$1,000 catch-up contribution limit).

Take action

- Open an HSA with Fidelity during Annual Enrollment to make your own paycheck contributions to your HSA in 2022 and to receive the company's HSA contribution. [Follow these steps.](#)
- Review the higher 2022 HSA contribution limits.
- Consider increasing your HSA goal amount to the higher 2022 limits.

Important

If you do not open an HSA with Fidelity during Annual Enrollment, you will not receive the company's HSA contribution in 2022. You also will not have paycheck deductions for this tax-advantaged account until you open one.

Tax-advantaged accounts *(continued)*

Consider how you can use a DCSA (Dependent Care Spending Account) to pay for qualified dependent care expenses while saving money on taxes.



2022 highlights

DCSA (DEPENDENT CARE SPENDING ACCOUNT)

Who can have this account: Anyone with eligible child care or elder care expenses

2022 tax-free contribution limits:

- If single or married and file a joint tax return: \$5,000
- If married and file separate tax returns: \$2,500

What you can use the tax-free money for: Eligible child care expenses for children up to age 13 and/or elder care expenses so that you (and if you're married, your spouse) can work, look for work or attend school full-time

Company-wide spending account administrator

Beginning Jan. 1, 2022, Alight Smart-Choice Accounts will be the company-wide DCSA administrator.

Take action

- Determine if saving money in a DCSA is right for you.
- Be aware that if you currently have a DCSA, your DCSA contributions will continue in 2022 unless you make a different election during Annual Enrollment.
[See page 16](#) for details.

Tax-advantaged accounts *(continued)*

Consider how you can use an HCSA (Health Care Spending Account) to pay for qualified health care expenses while saving money on taxes.



2022 highlights

HCSA (HEALTH CARE SPENDING ACCOUNT)

Who can have this account: Anyone with eligible out-of-pocket health care expenses

2022 tax-free contribution limit: \$2,750

What you can use the tax-free money for:

- **New for 2022:** Qualified out-of-pocket dental and vision expenses only if enrolled in an HSA-qualified medical plan and eligible for an HSA. This is referred to as a Limited Purpose HCSA.

HSA + Limited Purpose HCSA

Having both an HSA and a Limited Purpose HCSA allows you to maximize your income tax savings since you contribute to both accounts using pre-tax dollars. Using a Limited Purpose HCSA for eligible dental and vision expenses in the current year helps to preserve your HSA balance for future health care expenses, such as during retirement.

- Qualified out-of-pocket medical, dental and vision expenses if not enrolled in an HSA-qualified medical option or not eligible for an HSA, due to reasons such as enrollment in TRICARE or Medicare. This is a traditional HCSA.

Company-wide spending account administrator

Beginning Jan. 1, 2022, Alight Smart-Choice Accounts will be the company-wide HCSA administrator.

Take action

- Determine if saving money in an HCSA is right for you.
- Be aware that if you currently have an HCSA, your HCSA contributions will continue in 2022 unless you make a different election during Annual Enrollment.
[See page 16](#) for details.

Remember:

With the DCSA and HCSA, you must use the money for qualified expenses incurred by the plan year deadline. IRS rules require you to forfeit any unused money after the reimbursement deadline. Plan carefully when deciding how much to contribute each year.

Dental

Keep your smile healthy and bright with free preventive care available in your dental plan options.



2022 highlights

Dental options

Two new dental plan options — Delta Dental Plus and Delta Dental Basic — will be available with different benefits, covered services and premiums.

		Delta Dental Plus	Delta Dental Basic
Deductible	Individual	\$50	\$50
	Family	\$100	\$100
Covered Services	Diagnostic and Preventive Care Such as cleanings, exams and X-rays	100% no deductible	100% no deductible
	Basic Care Such as fillings and root canals	80%	80%
	Major Care Such as crowns, bridges and dentures	60%	40% (in-network only)
	Orthodontia Adult and child	100%	Not covered
Benefit Maximums	All Care Except Orthodontia	\$2,500 annually	\$750 annually
	Orthodontia	\$2,500 lifetime	n/a

Company-wide dental insurance carrier

Delta Dental will be the insurance carrier for the dental plans.

Take action

- Review your dental plan options and costs.
- Determine which option is right for you and your family.
- Find a network dentist so you get preferred pricing. Use this [Provider lookup PDF](#) for search tips.
- Be aware of the coverage defaults if you don't enroll. [See page 16](#) for details.

Your monthly premiums in 2022

Coverage Tier	Delta Dental Plus	Delta Dental Basic
You Only	\$15.20	\$3.90
You + Spouse	\$32.00	\$8.20
You + Child(ren)	\$33.50	\$8.60
You + Family	\$50.30	\$12.90

Vision

Take care of your eyes with vision benefits.



2022 highlights

Vision option

The new vision plan will feature higher benefit payment amounts for some covered services.

	In-Network Benefits
Eye Exams Once every 12 months	\$10 copay
Lenses Once every 12 months	Single vision, lined bifocal, lined trifocal and standard progressive lenses: \$10 copay
Frames Once every 12 months	Featured brands: \$225 allowance + 20% discount on any amount over that after \$10 copay Other brands: \$175 allowance + 20% discount on any amount over that after \$10 copay Costco, Walmart, Sam's Club: \$175 allowance after \$10 copay
Contact Lenses Medically necessary	\$10 copay
Contact Lenses Elective	\$175 allowance for lenses + 15% discount for contact lens exam

Company-wide vision insurance carrier

VSP will be the insurance carrier for the new vision plan.

Take action

- Review your vision plan and costs.
- Determine if vision benefits are right for you and your family.
- Find a VSP provider so you get preferred pricing and discounts. Use this [Provider lookup PDF](#) for search tips.
- Be aware of the coverage default if you don't enroll. [See page 16](#) for details.

Your monthly premiums in 2022

Coverage Tier	VSP Plan
You Only	\$9.51
You + Spouse	\$19.02
You + Child(ren)	\$20.35
You + Family	\$32.52

Disability

The RTX disability plans provide benefits when you become sick or injured and can't work for an extended period.



2022 highlights

Disability benefits

You will be offered the same coverage you have today. Disability coverage replaces part of your income in the event that a non-work-related illness or injury keeps you out of work.

Coverage you get automatically at no cost to you

Short-term Disability (STD)

Company-provided benefit pays 60% of eligible pay for up to 26 weeks

Coverage you can adjust

Long-term Disability (LTD)

Three options:

- Buy-down (50% of eligible pay)
- Company-provided (60% of eligible pay)
- Buy-up (66⅔% of eligible pay)

Note: Eligible pay for STD and LTD benefit payment amounts is up to a maximum salary of \$250,000.

Visit **Your Gateway** for premium information.

Disability insurance carrier

Lincoln Financial Group will continue to be the insurance carrier for the disability plans.

Take action

- Evaluate your current enrollment choices.
- Decide if you need to make changes to your LTD election so you have the coverage that's right for you.
- Be aware of the coverage defaults. [See page 16](#) for details.

Life and AD&D Insurance

RTX offers coverage options providing financial protection when you or a covered family member dies or is seriously injured in an accident.



2022 highlights

New life and AD&D coverage options

Coverage you get automatically at no cost to you

Employee Basic Life Insurance: Company-provided coverage equal to 1x base pay (or \$50,000 if your base pay is above \$50,000 and you want to avoid imputed income — note that no credit will be provided if you elect \$50,000)

Employee Basic AD&D Insurance: Company-provided coverage equal to 1x base pay

Business Travel Accident Insurance: Company-provided coverage equal to 4x base pay

Optional coverage you can elect for you and your family

Employee Supplemental Life Insurance: Purchase additional coverage equal to 1x to 9x base pay (during this Annual Enrollment period you can increase your coverage by one level without evidence of insurability)

Dependent Supplemental Life Insurance

Spouse Purchase coverage up to \$250,000 (guaranteed issue of \$25,000 without evidence of insurability)

Child(ren) Purchase coverage up to \$25,000 per child (coverage amount applies to all eligible children)

Employee and Dependent Supplemental AD&D Insurance: Purchase additional coverage equal to 1x to 5x base pay for you only, you + spouse, you + children or you + family

Visit **Your Gateway** for premium information.

Company-wide life and AD&D insurance carriers

New York Life will be the insurance carrier for the life insurance plans. AIG will be the insurance carrier for the AD&D and Business Travel Accident Insurance plans.

Take action

- Review your current enrollment choices.
- Decide if you need to make changes to have the coverage that's right for you.
- Review your designated beneficiaries and make necessary updates on **Your Gateway**.
- Be aware of the coverage defaults if you don't enroll. [See page 16](#) for details.

Voluntary benefits

RTX offers benefits you can enroll in that help you save money on coverage that's important to you.



2022 highlights

Voluntary benefits you can enroll in during Annual Enrollment

Critical Illness Insurance

Receive a lump-sum cash benefit for specific critical illnesses, like cancer or a heart attack, to help offset out-of-pocket expenses.

Accident Insurance

Receive a lump-sum cash benefit for a wide variety of accidental injuries to help offset out-of-pocket expenses.

Group Legal

Provides you with access to legal advice and representation from experienced attorneys. Get help with wills and estate planning, real estate matters, tax audits, mortgage document preparation assistance and more. Some services are provided at no cost to you. Others are provided at a discount.

NEW Group Legal now includes divorce services.

Voluntary benefits you can enroll in at anytime

Pet Insurance

Get help paying vet bills for your pets.

NEW ID Theft Protection

Provides you with a way to monitor your data, identity and credit plus 24/7 support if you're a victim of fraud.

Group Auto & Home Insurance

Save money while protecting your personal assets.

Take action

- Consider if ID theft protection is something you and your family need. View this [PDF](#) for details.
- Enroll in Group Legal if you want this coverage for 2022. Any current election will not carry forward. [See page 16](#) for default details.
- Review the other voluntary benefits that are available for you to enroll in only during Annual Enrollment and decide if you want any of those coverages for 2022.

Find discounts on a variety of everyday needs

Visit the [Discount Marketplace](#) (use referral code FFRD5N).

Completing your enrollment

Take action to understand your benefit options and actively enroll to get the coverage you need in 2022.



2022 enrollment checklist

- Review this Enrollment Guide.
- Check to see if your current health care providers are in the 2022 health plan networks.
- Visit the [Virtual Benefits Fair](#), available in early October.
- Use the [Medical Expense Estimator](#) on **Your Gateway** to help you decide which HSA-qualified medical plan is best for you and your family. It's available during your enrollment period.
- When you're ready to enroll, go to **Your Gateway** during your enrollment period using single sign-on from empowerU > My Benefits > View **Your Gateway** or visit www.yourtotalrewards.com/rtx.
- Prepare for new health plan ID cards in December. [Find out more](#).

Take action

- Be aware of the coverage defaults if you don't enroll. [See page 16](#) for details.
- If it's your first time to use **Your Gateway**, go online before your enrollment period begins and register as a new user.

Completing your enrollment *(continued)*

Be aware of what happens if you don't take action to enroll for 2022 benefits during your enrollment period.



What happens if you don't enroll

You'll automatically be enrolled in default coverage for 2022 for the benefits shown below:

Benefit	2021 Coverage	2022 Default If You Don't Actively Enroll
Medical	HDHP 1 or the Health Insurance Pilot (available in select locations)	Anthem Gold Medical Plan with HSA
	HDHP 2 or HDHP 3	Anthem Silver Medical Plan with HSA
	Kaiser HDHP	Kaiser Gold Medical Plan with HSA
Dental	Comprehensive Plan	Delta Dental Plus
	Cigna DHMO Plan	Delta Dental Basic
Vision	Vision Plan	VSP Plan
HSA	Payroll contributions to your PayFlex HSA	No payroll contribution unless you open an HSA with Fidelity IMPORTANT: To receive the company's 2022 HSA contribution, you must open an HSA with Fidelity during Annual Enrollment and be enrolled in an HSA-qualified medical plan.
AD&D Insurance	Basic AD&D of \$10,000, \$50,000 or 1x base pay, or no coverage	1x base pay
	Supplemental AD&D of 1x or 2x base pay, or no coverage	No coverage NOTE: All other supplemental AD&D elections carry over for 2022 for you only.
Group Legal	Have coverage	No coverage




Notes:

- If you have medical, dental or vision coverage today, it will be at the same coverage tier you have as of Sept. 22, 2021.
- If you don't have any of these coverages today, you'll continue to have no coverage in 2022.
- Your 2021 elections for LTD, Purchased Vacation, the DCSA (Dependent Care Spending Account), HCSA (Health Care Spending Account), optional life insurance and any voluntary benefits, except Group Legal, will continue for 2022.

Help when you need it

When you need answers to general enrollment questions or detailed benefit questions, the **RTX Benefits Center** has you covered.



What do you need help with?	Who to contact	
<p>"I have questions about how to enroll." "I need help using the tools on Your Gateway."</p>	 <p>Web chat with an RTX Benefits Center Representative on Your Gateway — the fastest way to get help. Representatives are available 8:00 a.m. to 9:00 p.m. ET, Monday through Friday (an hour later than by phone).</p>	 <p>Call the RTX Benefits Center at 1-800-243-8135. Representatives are available 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.</p>
<p>"I need help choosing the medical option that's right for me." "How do I check if my current providers are in the new network?" "My provider isn't in the new network. What options do I have for my ongoing care?" "I have a benefits coverage question." "I expect high medical expenses next year and need help managing them."</p>	 <p>Call the RTX Benefits Center at 1-800-243-8135 and say Annual Enrollment. Advocates are available 8:00 a.m. to 8:00 p.m. ET, Monday through Friday, during Annual Enrollment.</p>	

The fine print

This Enrollment Summary provides an overview of benefits effective Jan. 1, 2022. If there is any discrepancy between this Enrollment Summary and the official plan documents, the official plan documents will govern. The company reserves the right to make changes to or terminate any benefit plan or plans at any time.