



Introducing the *LM HealthWorks* Plan



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For Help and Information

Visit the *LM HealthWorks* Plan website on the Internet at www.lmhwplan.com to learn more about how the plan works and all it has to offer. In addition to describing the features and benefits of the plan, the site has answers to Frequently Asked Questions, a Glossary of Terms and interactive tutorials with life examples that show how costs are shared.



Moving in Newer, Healthier Directions.

Now, more than ever, being healthy and productive is essential—to you and to Lockheed Martin. So we're taking a fresh approach. We're moving in new directions to enhance our health and strengthen our Company.

So while the *LM HealthWorks* Plan is a safety net that protects against the high cost of health care, it's also a powerful resource designed to help you and your family stay well and live well. It gives you access to a world of tools, resources, programs and one-on-one support from trusted partners that Lockheed Martin has selected to help you take action on your health.

Have you met Marty? When you visit the LM HealthWorks Plan website, he'll take you step by step through how the LM HealthWorks Plan will work for you and your family.

Taking Action

At Lockheed Martin, we're taking action to become healthier, from the inside out. We're moving from a culture of treating illness to one of promoting health—not just to save on the costs we all share but, most important, to improve the quality of life for everyone. And it all starts with you.

Here's what you can do:

Know more. Be aware of your current health status and risk factors. In short, become an expert on *you*. How healthy are you right now? What's your blood pressure? Cholesterol levels? What health risks are you facing today and what might you face down the road?

Stay well. The *LM HealthWorks* Plan offers generous preventive care benefits. It is important to use them. Schedule routine exams and screenings. Take the kids for their routine checkups and shots. Make healthy choices every day in what you eat, how active you are and the habits you follow.

Right care. Get the right care at the right time from the right providers and places. Consider when to see a doctor or when self-care is appropriate. Use the hospital emergency room for true emergencies only.

Follow through. Become more active, more involved and more insistent to get the most out of office visits and other health care services. Partner with your doctor, take notes, and ask questions to make sure you know what you need to do.

Finally, remember that you don't have to go it alone. The *LM HealthWorks* Plan puts people, programs and information at your service to help you take action and achieve your health goals.

know more

stay well

right care

follow through

Who is eligible?

In general, you are eligible to enroll in the LM HealthWorks Plan if you are:

- *Employed at a participating Lockheed Martin affiliate.*
- *You are a regular full-time, active, non-represented employee or a regular part-time, active, non-represented employee.*

If you are an active, represented employee, you may also be eligible if you are employed by a participating union. You also have the opportunity to enroll your eligible dependents. For more detailed information regarding eligibility, visit the LM HealthWorks Plan website at www.lmhwplan.com.

Becoming a Member

To take advantage of all the benefits and programs that the *LM HealthWorks Plan* provides, you'll need to be a plan member.

Before you enroll, take time to learn about how the plan works and how it will work for you. This booklet is a good place to start.

For more detailed information, visit the *LM HealthWorks Plan* website at www.lmhwplan.com. In addition to providing in-depth descriptions of plan benefits and features, the site offers tools to help you prepare for enrollment.

These tools allow you to:

- See if your current doctor is in the plan's network.
- Search for a new doctor, specialist, hospital or treatment facility.
- Estimate and plan ahead for health care and medication costs in the coming year.
- Tour various websites and resources available to you once you're enrolled.

When you enroll in the plan, you will be taking a step toward achieving and maintaining your best possible health. As a plan member, you'll be able to take action to ***Know More, Stay Well***, get the ***Right Care*** and ***Follow Through***.



Get To Know the *LM HealthWorks Plan*

The *LM HealthWorks Plan* gives you the freedom to receive care from any covered in-network or out-of-network provider and still receive benefits from the plan.

The plan has two levels of benefits—in-network and out-of-network. When you choose doctors and other health care providers who belong to the plan's network (called in-network providers), the plan pays benefits at a higher level. When you go outside the network for care (to out-of-network providers), benefits are paid at a lower level.

For more details...

Visit the *LM HealthWorks Plan* website at www.lmhwplan.com for more detailed information about the plan and tips on how to get the care you need.

The key parts of the LM HealthWorks Plan



Preventive Care

HealthFund

Deductible

Coinsurance

Out-of-Pocket Maximum

How the Plan Works

Here are the different parts of the *LM HealthWorks* Plan, with a description of how you and the plan share in the cost of your care.

Preventive care is typically paid at 100%.

The plan typically pays 100% of your preventive care costs regardless of the provider you choose. Preventive care includes routine physical exams, well-child exams and immunizations, routine ob/gyn exams and cancer screenings, such as mammograms and prostate exams.

Your HealthFund helps offset out-of-pocket costs.

The HealthFund is an account that Lockheed Martin sets up for you. When you have covered health expenses that are your responsibility during the year, they are deducted automatically from your HealthFund balance. The amount deducted also helps meet your annual deductible (see next page). If your HealthFund balance is depleted before the deductible is met, you pay for your care out of your own pocket until the deductible is met.

You build your HealthFund by completing certain healthy actions, such as completing an online Personal Health Assessment. You can learn about these healthy actions by visiting the *LM HealthWorks* Plan website at www.lmhwplan.com.



Did you know?

The Benefits Summary, within your enrollment materials, shows HealthFund, deductible, coinsurance and out-of-pocket maximum amounts.

You meet a deductible each year.

The annual deductible is the amount of your covered medical expenses you pay each year before the plan begins to pay benefits.* How much you pay depends on the level of coverage you select (Employee, Employee + Dependents) and whether you get care from an in-network or out-of-network provider.

You pay a portion of the cost when you need care.

When you have a covered medical expense, the plan pays part of the expense and you pay part. Your part is called coinsurance, and it is expressed as a percentage. The percentage you pay when you visit an in-network provider is lower than when you visit an out-of-network provider (see *Using In-Network Providers* in this booklet). You pay an even smaller percentage when you use an Aexcel® specialist (see next page).

The plan limits your annual out-of-pocket costs.

When your share of covered medical expenses reaches the plan's out-of-pocket maximum, the plan pays 100% of covered medical expenses for the rest of the year.**

Any balance in your HealthFund rolls over from year to year.

At the end of the year, any balance left in your HealthFund rolls over to the following year's account as long as you stay enrolled in the plan. In this way, your HealthFund continues to help with future health care costs.

You have access to best-in-class health and wellness resources.

To help you get healthy and stay healthy, the *LM HealthWorks* Plan gives you access to a world of tools, resources, programs and one-on-one support from trusted partners that Lockheed Martin has selected. These include Aetna®, the plan administrator; Healthways, the wellness and condition management partner; and Express Scripts® (formerly Medco®)***.

* The annual deductible does not apply to prescription drugs (you pay a percentage of your drug's cost) or preventive care services.

** Prescription drug expenses do not count toward the annual deductible nor the out-of-pocket maximum.

*** Express Scripts and Medco are now one company. The combined company is in the process of changing the name on all its communications to Express Scripts. Until the renaming process is complete, you'll sometimes see the Medco name in pharmacy communications and on the Web.



What does the plan cover?

The LM HealthWorks Plan covers a wide range of health care services, from preventive care to hospital services and prescription drugs.

The Benefits Summary, within your enrollment materials, shows the plan's benefits for major covered services.

Using In-Network Providers

The *LM HealthWorks* Plan gives you and your family access to an extensive network of doctors, hospitals and other health care providers. While you are free to use any covered in-network or out-of-network provider, choosing from among those providers listed in this network when you need care offers some important advantages . . .

- ***You typically pay less for in-network care.***

This is because the in-network deductible and coinsurance level are lower than those for out-of-network care. In addition, in-network benefits are based on lower fees that network providers have agreed to charge *LM HealthWorks* Plan members.

- ***In most cases, you pay nothing at the time you receive care.***

All you have to do is show your ID card. Some in-network providers may ask for payment if you have not yet met your deductible. Office staff can check this by calling the plan's customer service toll-free number during your visit.

- ***In-network providers file claims for you.***

Your in-network doctor's office staff will complete a claim form to request payment from the plan.

Finding In-Network Providers

You can find in-network providers in your area by using DocFind[®], the online provider directory on the *LM HealthWorks* Plan website. DocFind is an up-to-date list of doctors, hospitals and other health care providers that belong to the *LM HealthWorks* Plan network. You can search DocFind to find a specific provider or to find all in-network providers in your area. You can also search by specialty.

About Aexcel-Designated Providers

A blue star (★) next to a provider's name in DocFind means that he or she belongs to the Aexcel[®] network. The Aexcel network is a group of specialists who are considered higher performers, in terms of clinical performance and efficiency, in their specialty areas. These specialists are called Aexcel-designated providers. They practice in 12 specialties ranging from cardiology and general surgery to neurology and obstetrics and gynecology. When you visit an Aexcel-designated provider, the plan pays benefits at a special in-network level. Refer to the Benefits Summary, within your enrollment materials, for more details.

*An online guide to seeking care:
The LM HealthWorks Plan website at
www.lmhwplan.com offers an
interactive tutorial on seeking care
in-network and out-of-network—
“What To Do When You Need Care.”*

Transition of Care

Lockheed Martin wants to help you make a smooth transition into the *LM HealthWorks Plan*. That is why we have included a Transition of Care provision in the plan.

If you're in an active course of treatment with an out-of-network doctor at the time you become a member of the *LM HealthWorks Plan*, you may be eligible for Transition Coverage. Under this provision, you may be able to continue a course of treatment with an out-of-network provider for a limited period of time—and receive benefits at the in-network level. You can find more details about Transition of Care and how to apply on the *LM HealthWorks Plan* website.

Prescription Drug Benefits

The *LM HealthWorks Plan* provides prescription drug benefits through Express Scripts (formerly Medco). You can get short-term prescriptions (this generally means up to a 30-day supply), such as those for antibiotics, filled at participating retail pharmacies. For medications you use on a continuing basis (such as those used to treat high blood pressure or high cholesterol), you can use Medco Pharmacy, a mail-order service. With this service, you can typically order up to a 90-day supply and have it delivered right to your home.

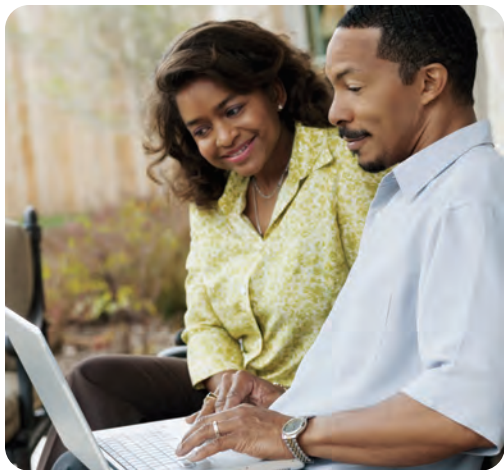
There's no deductible to meet before the plan pays benefits for prescription drugs. When you fill a prescription, you pay a percentage of the cost—called coinsurance. There are three levels of coinsurance, depending on whether your doctor prescribes a generic drug, a preferred brand drug (one listed on the plan's formulary) or a non-preferred brand drug (one that is not on the plan's formulary).

What Is a Formulary?

The formulary is a list of drugs chosen for their safety, effectiveness and cost. It can help you learn about your medications and find out about safe alternatives (if available) that can save you money. You can view the formulary by linking to it through the *LM HealthWorks* Plan website at www.lmhwp.com. You'll see it referred to as Medco's Preferred Prescriptions® Drug List. Once there, you can enter a drug name or select one from the alphabetical listing to find out if it's on the formulary. If it isn't, you'll be given the option to "see alternatives" for other medications you can discuss with your doctor.

An online Rx guide:
The LM HealthWorks Plan website offers a tutorial — “What To Do When You Need Care.” — on filling prescriptions at retail pharmacies, using the mail-order service and understanding your prescription drug benefits.





Online Resources and Services

Once you become a member of the *LM HealthWorks* Plan, you can use the following online resources and services to help you manage your benefits, find the care you need, and get the most for your money by being an informed health care consumer.

For more details or to preview online resources and services, visit the *LM HealthWorks* Plan website at www.lmhwplan.com.

Aetna Navigator

Once you become an *LM HealthWorks* Plan member, you can register with Aetna Navigator® for self-service convenience and a world of health information. By using Aetna Navigator, you can take care of personal benefits business such as checking your HealthFund balance, looking up claims and requesting medical ID cards. You can also use cost-of-care and hospital comparison tools, check your Health History Report and e-mail Member Services with questions and requests.



DocFind

DocFind is an up-to-date online list of doctors, hospitals and other health care providers that belong to the *LM HealthWorks* Plan network. There are several different ways to use DocFind:

- You can search by name to find out if a specific doctor belongs to the network.
- You can enter your zip code or county to find all in-network providers in your area.
- You can search by specialty.

You can refine your search with categories such as gender, languages spoken and handicapped accessibility. DocFind also lists Aexcel-designated providers, specialists who are considered higher performers, in terms of clinical performance and efficiency, in their specialty areas.

Medco's Prescription Drug Website



Express Scripts (formerly Medco)* is the *LM HealthWorks* Plan's prescription drug benefits provider. Medco's prescription drug Web site is your source for pharmacy information and services.

You can visit Medco's prescription drug website to:

- Find local participating pharmacies.
- Compare prescription medication costs.
- Look up drugs on the formulary.
- Review the highlights of your prescription drug benefits.

Once you become a member of the *LM HealthWorks* Plan, you can register at the site to use all of the above tools, plus place and refill long-term prescriptions with the mail-order service, Medco Pharmacy.

* Express Scripts and Medco are now one company. The combined company is in the process of changing the name on all its communications to Express Scripts. Until the renaming process is complete, you'll sometimes see the Medco name in pharmacy communications and on the Web.

Online Health Libraries



The *LM HealthWorks* Plan gives you easy access to answers and information from industry-leading, trusted, online health libraries and research tools. Find out about health conditions and their treatment. Learn more about your medications. Get the latest health and medical news. When you're better informed, you have better control and can better ***Follow Through*** with your doctor and your care.

From the *LM HealthWorks* Plan website, you can link to:

- ***Healthwise® Knowledgebase***, which gives you information you can use to better understand health symptoms and conditions, and make important health care decisions.
- ***InteliHealth®***, an award-winning health information site with content developed by Harvard Medical School and the University of Pennsylvania School of Dental Medicine.

- ***Personal Health News***, an e-newsletter subscription that lets you choose topics according to your particular needs and interests and set reminders for your preventive care such as screenings and immunizations.



Best-in-Class Resources



The *LM HealthWorks* Plan helps you take action to manage your health and health care with tools, resources, programs and coaching from leading health and wellness organizations. Once you become a member, you will have access to:

- The **Care Navigator**, a single, knowledgeable source of help, information and referrals. With one phone call, you'll be connected to the resource, service or program that matches your particular health care need or question.
- A **Care Advocate**, an experienced health care professional who can guide you through the maze of today's health care system.
- The **Nurse Advice Line**, for information and answers about health concerns, conditions and symptoms, plus help with making important health care decisions.
- **Health Coaching**, to help you address a particular health risk or manage an existing medical condition.
- **Condition Management**, a program that provides one-on-one support and information to help participants manage one or more chronic medical conditions.

- **Maternity Management**, a program that provides access to trained ob/gyn nurses via a toll-free phone line. The nurses offer answers, education and information to help participants stay healthy during pregnancy and deliver healthier babies.
- **SmartSourceSM**, an online tool that searches Aetna's web resources and gathers information on the topics that matter to you.
- **Mental Health and Substance Abuse** benefits and programs for help with behavioral health issues and needs, including depression.

Regardless of whether you become an *LM HealthWorks* Plan member, there are programs available to help you take action for better health:

- **Tobacco Cessation – Quit for LifeTM**, a voluntary and confidential program for you and your eligible dependents to start becoming and staying tobacco free.
- **Work / Life Assistance**, for help with a wide range of personal, family and work / life needs and problems.
- **The Flu Shot Program**, providing free flu shots for eligible employees.
- **Biometrics Health Screenings**, providing free, on-site health screenings at many locations.

Visit the *LM HealthWorks* Plan website at www.lmhwpplan.com to learn more about these and other resources and programs—and how you can take advantage of them.





Personal Health Assessment

To help you *Know More* about the state of your health and your personal risks, issues and needs, the *LM HealthWorks* Plan offers the Personal Health Assessment (PHA). The PHA is a secure online questionnaire that covers areas such as your current lifestyle and habits, recent biometrics (i.e., blood pressure and cholesterol measurements) and other health-related factors. After you complete the PHA, you'll have online access to a confidential, personal report that explains your health status, describes any risk factors you may have, and provides a health score to use as a benchmark for your personal health improvement.

You may complete the PHA once you are an enrolled member of the plan. Participation is optional.

PHA responses and data by person will not be shared with Lockheed Martin. Only de-identified, collective results are provided to the Company to help understand overall trends and needs.

Visit the *LM HealthWorks* Plan website for more information about the PHA.

You can build your HealthFund balance by taking the Personal Health Assessment and completing other healthy actions. Refer to www.lmhwplan.com for more details.

Other Benefits

Lockheed Martin offers an array of other benefits that are not embedded in the *LM HealthWorks* Plan. These benefits, designed to round out your overall health benefit package and save you money by helping manage certain expenses, are offered separately at the time you enroll.

Refer to your enrollment materials for details regarding the additional benefits available to you through Lockheed Martin.

Learn about Other Benefits that can enhance your health and financial security.



The *LM HealthWorks* Plan is a Different Kind of Plan.

The *LM HealthWorks* Plan puts the emphasis on wellness, giving you the tools and benefits you need to stay well and live healthy, instead of just stepping in when you're sick or injured. It also gives you information and support to take action—to make the switch from being a passive receiver of health services to being an active and informed consumer.

Take time to learn about all the plan has to offer. Visit the *LM HealthWorks* Plan website often, use the interactive tutorials, check out links, and sample the online resources available to you. No matter what your health needs and situation are, you'll find the plan has something for you.



**The *LM HealthWorks* Plan is more than health benefits.
It's a health resource.**



The information provided in this brochure is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Consult the formal plan documents to determine governing plan provisions, including procedures, exclusions and limitations relating to the plan. While this information is believed to be accurate as of the plan effective date (January 1, 2010), it is subject to change.

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