

Bechtel Marine Propulsion Corporation (BMPC), a wholly owned subsidiary of Bechtel National, Inc., operates the Naval Nuclear Laboratory (NNL) for the U.S. Department of Energy.



2017 Employee Benefits Summary

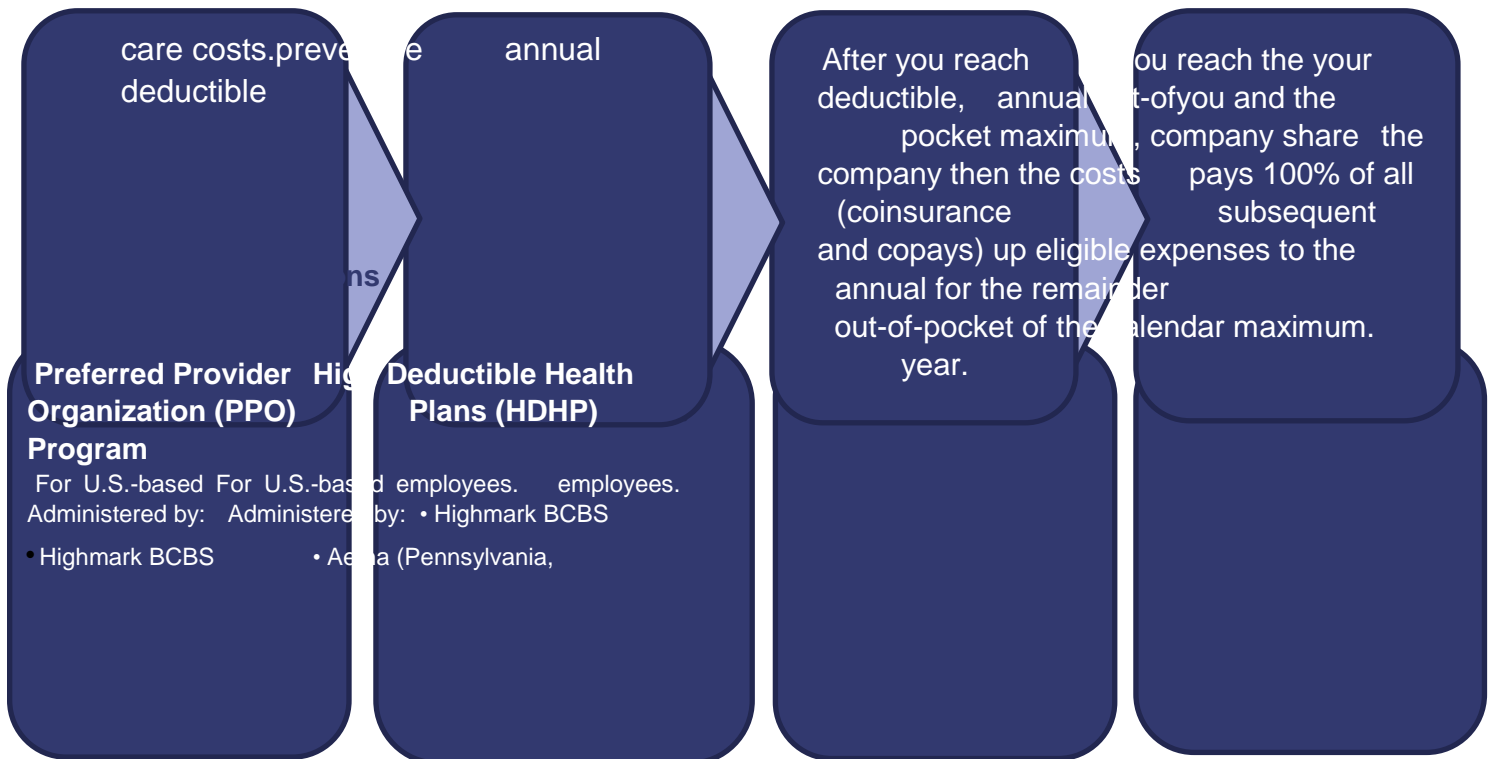
Salaried, Non-union Employees

We are committed to providing employees a comprehensive and competitive Total Rewards program designed to support you in your work and personal life. Total Rewards consists of several key components that together make up an extensive package of financial and non-financial benefits designed to attract, retain and reward our talented workforce.

MEDICAL BENEFITS

You are eligible to participate in company benefits if you are a full-time or part-time employee. You may also enroll your eligible dependents. You are eligible for benefits from your first date of employment.

The Process



Medical Program Descriptions

High Deductible Health Plan

- You pay a higher annual deductible, but lower premiums than traditional health plans.
- You can use any licensed or certified medical provider or hospital you wish; however, a higher reimbursement is paid when you use an in-network participating provider.
- Preventative care is covered at 100% and is not subject to the annual deductible.
- There is an annual out-of-pocket maximum. After you reach your maximum, the Plan will pay 100% of covered medical expenses for the remainder of the year.
- You can establish and contribute to a Health Savings Account (HSA). The company makes an annual contribution when you contribute from your paycheck. You own your HSA and it can be used throughout your lifetime.
- Prescription drug benefits are included. You may use retail pharmacies and/or a mail order service.

Preferred Provider Organization

- You first pay an annual deductible, the Plan pays a percent of the reasonable and customary charges for most covered medical expenses.
- You can use any licensed or certified medical provider or hospital you wish, however a higher reimbursement is paid when you use an in-network participating provider.
- Preventative care is covered at 100% and is not subject to the annual deductible.
- You pay a co-payment when you go to a doctor not subject to the deductible
- There is an annual out-of-pocket maximum. After you reach your maximum, the Plan will pay 100% of covered medical expenses for the remainder of the year.
- Prescription drug benefits are included. You may use retail pharmacies and/or a mail order service

HMO (only available if you reside in program areas)

- Health Maintenance Organizations (HMOs) cover 100% of the cost of most services and require only a small co-payment. • You don't pay a deductible or a percentage of the cost, and you don't have to file claims.
- However, you must use the HMO network doctors, centers, and hospitals for non-emergency care to receive benefits.
- HMOs vary in the types of services and coverage they provide, and each HMO has its own rules for determining eligible dependents.
- Prescription drug benefits are included. You may use retail pharmacies and/or a mail order service.

Health Savings Account (HSA)

If you elect one of the High Deductible Health Plans, you have the opportunity to have a personal savings account called a Health Savings Account. It is a bank account in your name that allows you to pay for eligible health care expenses using pre-tax dollars. The IRS determines the annual HSA contribution maximum. There are many advantages to the HSA, such as:

| | |
|---|--|
| <p>The company contributes money to your account to help cover your eligible healthcare expenses</p> | <p>\$300/\$600 (individual/employee plus one, family)</p> <p><i>The amount contributed to your HSA from the you company, depending on your coverage level</i></p> |
| <p>You benefit from triple-tax savings:</p> <ul style="list-style-type: none"> • Tax-free contributions • Tax-free interest and earnings • Tax-free withdrawals for eligible health care expenses | <p>100%</p> <p><i>How much of the money grows tax-free</i></p> |
| <p>Money in your account rolls over from year to year, so you can save for the future</p> | <p>100%</p> <p><i>How much of your HSA balance rolls over from year to year</i></p> |
| <p>The HSA is yours to keep—you can take it with you if you leave the company or use it during retirement. If you the funds go to your beneficiary.</p> | <p>100%</p> <p><i>How much of your HSA balance you can take with you if you retire or leave the company (including the pass away, company's contributions on your behalf)</i></p> |

Dental Program Options

You have the opportunity to choose two dental programs, Basic or Enhanced, offered through Delta Dental.

| | Basic Dental Program Coverage | Enhanced Dental Program Coverage |
|-------------------------|--------------------------------------|----------------------------------|
| Employee Premiums | Lower | Higher |
| Annual Deductible | Yes, for non-preventive services | No |
| Coinsurance | | |
| • Diagnostic/preventive | 100% | 100% |
| • Basic services | 80% | 90% |
| • Major services | 50% | 60% |
| Orthodontia Coverage | Yes, for children (Limit of \$1,500) | Yes, all ages (Limit of \$2,500) |
| Annual Maximum | \$1,500 | \$2,000 |

With either dental program, you are free to receive services from any participating in- or out-of-network dentist. However, if a dentist who does not participate in the Delta Dental PPO is chosen, out-of-pocket expenses may be more, because you will be responsible to pay for any difference between the dentist's fee and the plan's payment for the approved service.

If you receive services from a participating PPO dentist, you are responsible for the coinsurance based on the approved service reimbursement percentage.



Vision Program



Vision benefits are administered through EyeMed and include exams, lenses and frames. Contact lenses are available in lieu of eye glasses. EyeMed offers broad access to providers nationwide, which include both independent doctors and retail providers. Enhanced benefits are provided for diabetics and “low vision” benefits for members diagnosed with severe visual problems as defined by

EyeMed who may require additional services. The vision election will be completely separate from the medical election. However, contributions will still be dependent upon whether or not you are enrolled in the medical program. You will elect vision separately from medical. This means you can select a different level of coverage (e.g., Employee Only, Employee Plus One Dependent or Family) for vision than you have for medical, OR you can choose to waive vision benefits.

Wellness Program



Living Well—A Healthy Life Style Program

The company offers a wellness program through Viverae. Employees enrolled in any of the medical program options are eligible to participate in the wellness program for cash rewards. In addition, Health Savings Account bonus dollars will be given to those participants who complete the program and who are enrolled in the HDHP and have an open HSA account. Participants can potentially earn hundreds of reward dollars.

Participation in these programs has resulted in improved employee wellbeing while also helping control cost for both employees and the company.

FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts give you the opportunity to use pre-tax dollars to pay for certain expenses not normally covered by the health care plan or dependent care.

Dependent Care Spending Account (DCSA)

- **Eligible Expenses:** DCSA funds may be used for dependent care expenses (e.g., day care, after school care) so the employee and his/her spouse can work.
- **Contribution Limits:** You may be eligible to contribute between \$120/year and \$5,000/year.
- **Use It or Lose It:** Money left in the DCSA after the claim deadline will be forfeited. There is no grace period.

Health Care Spending Account (HCSA)

- **Eligible Expenses:** Use your HCSA funds for health care, dental, prescription drug or vision expenses not covered by the benefit programs for yourself and your eligible dependents.
- **Contribution Limits:** For 2017, the maximum employee contribution is \$2,600 per year. You can contribute between \$120 and \$2,600/year. You will receive an HCSA debit card that will be loaded with your full annual election.
- **Use It or Lose It:** You should set aside pre-tax money in your HCSA only for expenses that are reasonably certain to be incurred in the coming year, including the 2 ½ month grace period (March 15), because money left in the HCSA after the claim submission deadline will be forfeited. You have until April 30 to submit a claim for eligible expenses.



PAID TIME OFF

Holidays

Employees observe ten paid holidays a year: eight are scheduled and two “floating” holidays may be taken at your discretion.

Personal Time Off (PeTO)

You accrue personal time off each pay period. The amount you accrue is based on your years of service. When you are first hired, you will receive 40 hours in your PeTO account. After four months of service, you will earn additional time at the rate indicated below. Up to your full annual amount may be carried from year to year.

| Schedule | Amount of Time Annually |
|----------------|-------------------------|
| Upon Hire | 120 Hours |
| After 3 Years | 160 Hours |
| After 15 Years | 200 Hours |

Medical Time Off (MTO)

MTO may be used for your own illness or doctor's appointment, illness or doctor's appointment of a family member, or following the birth, adoption or placement of a child in your care. Upon hire, you will receive an initial deposit in your MTO account of 40 hours. You will then accrue MTO each pay period for an annual amount of 40 hours. Up to 120 hours may be carried in your account from year to year.

Bereavement, Jury Duty, or Military Duty

Should you require time off during working hours, consult your manager or Human Resources for details of the paid time off policies.

RETIREMENT

Just like your health care benefits are designed to protect you when you become sick or injured, the company offers an array of benefits designed to keep you financially healthy now and in the future. There are two ways to save for your retirement: Bechtel NR Program Savings Plan and the Capital Accumulation Plan (CAP).

Bechtel NR Program Savings Plan The Bechtel NR Program Savings Plan is the cornerstone of our retirement income program. This 401(k) plan is available to all employees and the company provides matching funds when you contribute. You may participate immediately in this plan, and you can save 2 to 25% of your base pay, subject to certain limitations. The company will match 50% of your contributions, up to 8%. Your contributions and company matching payments are immediately vested. It's easy to participate and the plan offers several investment options.



Bechtel NR Program Capital Accumulation Plan (CAP)

This plan also helps you prepare for retirement. You are automatically enrolled and the company pays the full cost of the plan. The company makes a contribution to your plan as a percent of your pay, starting at 3%. The amount of the contribution increases as your service increases, capping at 6%. You manage your CAP account with a choice of investment options, and you are fully vested in your plan benefits after three years.

EDUCATION ASSISTANCE

Our Education Assistance program is designed to help employees further their education, development and growth. All eligible employees may be reimbursed for Education assistance. Currently, eligible employees may be reimbursed for approved college/university expenses up to \$10,000 annually.

WORK/LIFE BALANCE

Work/life balance means that while we are all focused on meeting the mission of the Naval Reactors Program, we believe life away from work is also important to your overall health and well-being. For this reason, the company offers programs and resources to help you achieve balance in all areas of your life.

Flexible Working Hours

9/80 or 5/40 Work Schedules: The company offers two primary alternate schedules for most employees. Through the 9/80 schedule, your work hours are redistributed within a nineday work period to allow for a Friday or Monday off during that period — that's 26 additional days off per year. If you do not want or are unable to work a nine-hour day, the 5/40 schedule is still available as an option.

Flexible Starting Times: Most employees have the flexibility to start their work day between 6 a.m. and 8:30 a.m. This provides the ability to adapt your work schedule to your own personal needs.

Part-Time Work Policy: While we are a full-time employer, there are circumstances where we offer part-time schedules with pro-rated benefits to support an employee's personal situation while balancing the needs of the business. Employees whose job is conducive to a part-time arrangement and who have a need for a part-time arrangement may be eligible for a part-time schedule, with management approval.



Employee Groups and Social and Community Service Activities

Chances are good that whatever you are passionate about outside of work, there are other employees who share your interests. We have many established employee groups and we encourage you to seek them out to explore interests, network, expand your knowledge, support a cause, relieve stress, stay physically fit, get to know your colleagues, or simply have fun.

Employee Assistance Program (EAP)

This program is designed to offer a highly professional, confidential source of help for employees and eligible dependents needing assistance with personal problems. EAP offers programs specifically designed to help employees cope with balancing their work and personal life. Employees have access to practical advice and useful materials concerning legal, financial, and identity theft services through online access to the program as well as telephonic and in person services.

DISABILITY, LIFE AND ACCIDENT INSURANCE

When the unexpected happens, it is good to know that you and your family have resources to depend on. Here are some of the programs offered to employees – some at no cost.

Basic Life Insurance and Accidental Death and Dismemberment (Company-provided, Automatic Enrollment)

Basic Life Insurance is a company-provided plan that provides one times your annual base pay for death for any reason. Accidental Death and Dismemberment coverage is provided at ½ your annual base pay for an accidental death or loss of limb.

Travel Accident Insurance (Company-provided, Automatic Enrollment)

This benefit provides two times an employee's annual pay for certain accidental bodily loss or death while traveling on business. The company pays the full cost of this insurance.

Extended Salary Payments During Disability (Company-provided, Automatic Enrollment)

Full-time employees who are unable to work due to illness or injury are eligible for continuation of salary for a period of time determined by Total Employment service, up to a maximum period of 26 weeks, at which time the employee's income will end unless they are participating in the voluntary Long Term Disability program. Extended Salary Payments are subject to approval by the Disability Case Manager.

Long Term Disability Insurance (LTD) (Employee-paid, Elect at Hire or During Annual Enrollment)

LTD replaces either 50%, 60%, or 70% of your monthly base pay if you become disabled because of a sickness or injury. Benefits begin after you have been disabled for 180 days.

Voluntary Dependent Life Insurance (Employee-paid, Elect at Hire or During Annual Enrollment)

The plan pays a benefit if your spouse or child should die while covered. You may choose coverage for



your spouse from \$20,000 to \$100,000. Coverage levels of \$60,000 or more require evidence of insurability. Coverage for your children can be \$5,000 to \$20,000 per child.

Voluntary Accidental Death and Dismemberment Insurance (AD&D) (Employee-paid, Elect at Hire or During Annual Enrollment)

You can choose Employee AD&D coverage in increments ranging from one times to six times your annual pay. Dependent AD&D coverage is available for your spouse in increments ranging from \$20,000 to \$100,000, and for your children from \$5,000 to \$20,000.

OTHER VOLUNTARY BENEFITS: *Non-company sponsored plans that offer discounted group rates with the convenience of payroll deduction*

Group Universal Life Insurance

This plan consists of term life insurance you can purchase for yourself, your spouse and your children. You may purchase coverage of one to eight times your annual salary for yourself, \$10,000 to \$150,000 for your spouse and \$10,000 for your children. If you elect Group Universal Life coverage, you may also open a Cash Accumulation Fund to invest deposits at a preferred rate. You can take your Supplemental Life Insurance and

Cash Accumulation Fund with you if you leave the company. When you stop work, your Cash Accumulation Fund will pay the cost of your continued coverage. You may enroll anytime, but evidence of insurability may be required if enrolling on/after 31 days from date of hire.

Critical Illness Insurance and Critical Accident Insurance

Critical Illness Insurance provides participants a benefit amount for a first occurrence of a critical illness, such as a heart attack, stroke or cancer. Payments received under Critical Illness Insurance may be used for whatever you deem most helpful. The payment you receive is yours to spend as you see fit and in addition to any other insurance you may have. **Accident Insurance** pays set cash amounts for a death benefit, certain injuries or treatments. You can use the cash benefit for any out-of-pocket expenses associated with an accidental injury. You may enroll in either of these plans as a new hire or during our annual enrollment period for these benefits.

Auto/Home Coverage

Take advantage of quick and convenient comparison quotes from one of the nation's top-rated companies to find money-saving discounts on your home and auto insurance. You may enroll anytime.

Pet Insurance

Pet Insurance allows you to budget and plan ahead for emergency pet care so you can focus on helping your pet instead of worrying about the cost. The plan also includes access to a helpline so you can speak directly with a veterinarian to receive guidance on general questions or identify urgent care needs. You may enroll anytime.

This brochure provides highlights of our benefit programs. It is not a summary plan description or a plan document. If there is any conflict between this brochure and the official plan documents, the official plan documents will govern. The brochure does not constitute an employment contract. An offer of employment is at the will of the company.

BMPC is an Equal Opportunity Employer, providing equal opportunity for employment and advancement without regard to race, color, religion, national origin, sex, age, sexual orientation, marital status, disability, veteran's status, or any other basis, as required by law.

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