

Your Total Rewards include competitive, performance-based **pay**; a broad range of valuable **benefits**; and an engaging **career** that supports your goals. This guide highlights key benefits, including career-enhancing opportunities, to help you meet important needs today and build financial security for your future.

HEALTH BENEFITS	
Medical & Prescription Plan Coverage	<p>Medical benefits are provided through United Healthcare (UHC) Consumer Directed Health Plan (CDHP) and prescriptions are provided through CVS/Caremark. These programs are designed to help you and your family maintain good health and manage your healthcare spending.</p> <p>Key features:</p> <ul style="list-style-type: none"> • In-network preventive care services, generic maintenance medications, health coaches and on-line decision support at no cost to you • Virtual doctor visits are available • Plan options include Health Savings Account (HSA) – employees can contribute pre-tax savings and earn tax-free interest. HSA account funds used for medical expenses are tax free – now or in the future. • Coverage includes: You Only, You + One, or Family and elections must be made within the first 30 days of hire and can only be changed due to a Qualified Family Status Event or during the annual enrollment period <p> Medical Provider: United Healthcare (UHC) www.myuhc.com </p> <p> HSA Administrator: Optum Bank www.optumbank.com </p> <p> Pharmacy Administrator: CVS/Caremark www.caremark.com </p>
MetLife Dental PPO	<p>Through the MetLife Dental PPO, this plan lets you visit any dentist you choose, with discounts for participating providers in MetLife's network. Reasonable and customary benefit limits apply to non-MetLife providers. Key features:</p> <ul style="list-style-type: none"> • Annual deductible of \$50 person/\$150 family • Preventive and diagnostic care covered at 100%, no deductible • After deductible, basic and restorative care covered at 80% and major restorative care covered at 50% • Annual maximum benefit for basic, restorative and major care is \$2,000 • Orthodontia (for dependent children up to age 19) covered at 50%, up to \$2,000 lifetime maximum benefit) <p>www.metlife.com/mybenefits</p>
CIGNA Dental HMO	<p>Cigna DHMO is only available to those who live within 25 miles of at least two providers. If you are considering the CIGNA DHMO, please ensure that your dental provider accepts Cigna. You will be required to select a general dentist for your Primary Care Provider. This is not offered in the Williamsport, PA area.</p> <ul style="list-style-type: none"> • No annual deductible • Many preventive and diagnostic services covered at 100%; others covered after copayment • Basic and restorative care per Fee Schedule • No calendar year dollar maximum • Orthodontia per Fee Schedule • In-network coverage only <p>www.cigna.com</p>
EyeMed Vision Care	<p>Through the EyeMed Vision Care network, the plan covers annual eye exams, fitting and purchase of contact lenses, purchase of eyeglass frames and lenses, and discounts on LASIK and PRK vision correction. Please note: Textron utilizes the Access network.</p> <p>www.enrollwitheyemed.com</p>

FLEXIBLE SPENDING ACCOUNTS (FSAS)

Healthcare FSA	Available if you do not elect a healthcare option: You can make pre-tax FSA contributions of up to \$2,550 to help save on medical, dental and vision expenses. Up to \$500 may be rolled over to the following plan year. Any amount over \$500 not used for the plan year will be forfeited. (Per IRS guidelines, you cannot have both a Healthcare FSA and a HSA.)
Limited Purpose FSA	Available if you elect a Health Plan with Health Savings Account: You can make pre-tax FSA contributions of up to \$2,550. You may only use the Limited Purpose FSA for eligible dental, vision and/or non-covered preventative medical expenses and post-deductible medical expenses to the co-insurance maximum. Up to \$500 may be rolled over to the following plan year. Any amount over \$500 not used for the plan year will be forfeited.
Dependent Care FSA	You can make pre-tax contributions of up to \$5,000 (or \$2,500 if married and filing separate tax returns) to help pay for dependent (day) care or elder care expenses. Remember "use it or lose it": funds not used for qualified expenses incurred during the plan year must be forfeited.

HEALTHCARE RATES

	High Deductible Plan with HSA Option			Maximum Deductible Plan with HSA Option		
Payroll Contributions						
Salary Tier 1: < \$50,000	Annual	Bi-Weekly	Weekly	Annual	Bi-Weekly	Weekly
You Only	\$60	\$2.31	\$1.15			
You + 1	\$420	\$16.15	\$8.08			
You + 2 or more	\$636	\$24.46	\$12.23			
Employed Spouse Medical Contribution	\$1,080	\$41.54	\$20.77	\$1,080	\$41.54	\$20.77
Salary Tier 2: \$50,000 - \$99,999	Annual	Bi-Weekly	Weekly	Annual	Bi-Weekly	Weekly
You Only	\$120	\$4.62	\$2.31			
You + 1	\$624	\$24.00	\$12.00			
You + 2 or more	\$1,044	\$40.15	\$20.08			
Employed Spouse Medical Contribution	\$2,040	\$78.46	\$39.23	\$2,040	\$78.46	\$39.23
Salary Tier 3: \$100,00+	Annual	Bi-Weekly	Weekly	Annual	Bi-Weekly	Weekly
You Only	\$300	\$11.54	\$5.77			
You + 1	\$924	\$35.54	\$17.77			
You + 2 or more	\$1,644	\$63.23	\$31.62			
Employed Spouse Medical Contribution	\$2,880	\$110.77	\$55.38	\$2880	\$110.77	\$55.38
Full Annual Deductible						
You Only	\$3,000			\$6,550		
You + 1	\$4,500			\$13,100		
You + 2 or more	\$6,000			\$13,100		
Company Funded HSA						
You Only	\$500			Not Applicable		
You + 1	\$750			Not Applicable		
You + 2 or more	\$1,000			Not Applicable		
Employee Share (Net Employee Deductible)						
You Only	\$2,500			\$6,550		
You + 1	\$3,750			\$13,100		
You + 2 or more	\$5,000			\$13,100		

Co-Insurance Maximum

	In-Network (20%)	Out-of-Network (50%)	In-Network (20%)	Out-of-Network (50%)
You Only	\$1,500	Unlimited	Not Applicable	Unlimited
You + 1	\$2,250	Unlimited	Not Applicable	Unlimited
You + 2 or more	\$3,000	Unlimited	Not Applicable	Unlimited
Total Annual Out-of-Pocket Maximum (Net Employee Deductible plus Co-Insurance Maximum)				
	In-Network (20%)	Out-of-Network (50%)	In-Network (20%)	Out-of-Network (50%)
You Only	\$4,000	Unlimited	\$6,500	Unlimited
You + 1	\$6,000	Unlimited	\$13,100	Unlimited
You + 2 or more	\$8,000	Unlimited	\$13,100	Unlimited

MetLife Dental Premiums (PPO)

	Monthly	Bi-Weekly	Weekly
You Only	\$11.00	\$5.08	\$2.54
You + 1	\$20.00	\$9.23	\$4.62
You + 2 or more	\$37.00	\$17.08	\$8.54

Cigna Dental Premiums (DHMO)

	Monthly	Bi-Weekly	Weekly
You Only	\$8.00	\$3.69	\$1.85
You + 1	\$15.00	\$6.92	\$3.46
You + 2 or more	\$27.00	\$12.46	\$6.23

Eyemed Vision Premiums

	Monthly	Bi-Weekly	Weekly
You Only	\$4.38	\$2.02	\$1.01
You + 1	\$8.25	\$3.81	\$1.90
You + 2 or more	\$12.07	\$5.57	\$2.79

DISABILITY BENEFITS

Short-Term Disability (Salary Continuation) (Company paid)

You receive coverage for absences of more than seven consecutive calendar days and up to 180 days due to a certified medical reason. The benefit provides 100% of your regular base salary for the first 13 weeks of absence and 60% of regular base salary for the next 13 weeks.

Long-Term Disability Plan (LTD) (Company paid)

This plan pays 60% of your pre-disability monthly base salary when you have been absent from work for six months due to total disability. Benefits can continue as long as you are totally disabled, up to age 65.

LIFE AND ACCIDENT BENEFITS*

*Some of these benefit coverages may require Evidence of Insurability.

Basic Life Insurance

You automatically receive coverage equal to two times your annual base salary, fully paid by Textron.

Basic Accidental Death &

You automatically receive a Textron-provided benefit equal to 50% to 100% of your Basic Life

Dismemberment (AD&D) Insurance	Insurance benefit, depending on the type of loss incurred.								
Business Travel Accident Insurance	You automatically receive coverage while traveling on Company business. Benefits equal up to one times your annual base salary (in addition to Basic Life Insurance and AD&D Insurance), depending on the type of loss incurred. (Pilots and employees transferred to war-risk countries may receive up to four times annual base salary.)								
Supplemental Life Insurance	You may purchase additional coverage of one to nine times your annual base salary at a group-rate cost.								
Dependent Life Insurance	You may purchase the following coverage for your dependents at group rates: <ul style="list-style-type: none">• Spouse: \$5,000 increments up to \$200,000, not to exceed your own Basic and Supplemental coverage that you elect for yourself.• Child(ren): \$5,000, \$10,000 or \$20,000 worth of coverage are available.								
Voluntary AD&D Insurance	You can purchase additional coverage, for you or for your family, from \$20,000 to \$500,000, in \$5,000 increments.								
RETIREMENT INCOME BENEFITS									
Textron Savings Plan 401(k)	Benefit eligible employees may enroll in the Textron Savings Plan ("TSP") on or after their first day of active employment by visiting netbenefits.com/textron or calling 1-866-698-9847. The TSP enables you to: <ul style="list-style-type: none">• Save a percentage of your pay through convenient payroll deductions while benefiting from special tax advantages.• Contribute to pre-tax, after-tax, and/or Roth 401(k) to a combined maximum of 40% per payroll period (10% if considered a highly compensated employee).• Receive a matching contribution (in the form of Textron Company stock) each pay period based on 50% of the first 10% you contribute in that pay period. Allocate your investments from a diversified array of available fund choices or default into the target retirement funds based on your age and expected date of retirement.• Become 100% vested in your Textron matching contributions over five years: 25% after two years and then an additional 25% after completion of each subsequent year of service through year five.• Automatically participate at 3% of your eligible pre-tax compensation, and receive associated match, beginning after 60 days of employment. <i>In addition</i> , you may be eligible to receive an additional retirement contribution called TSP Plus. It is a percentage of your total eligible compensation and is paid as a cash contribution into your Textron Savings Plan annually.								
PAID TIME OFF									
Holidays	We observe 10 to 12 paid holidays each year. If you are part-time, working at least 1,000 hours per year, your holiday pay is prorated for the number of hours worked.								
Vacation	Annual vacation time is based on service, pro-rated in your first calendar year: <table><tr><td>Service:</td><td>under 5 years</td><td>5 - 10 years</td><td>10+ years</td></tr><tr><td>Vacation:</td><td>96 hours</td><td>120 hours</td><td>160 hours</td></tr></table>	Service:	under 5 years	5 - 10 years	10+ years	Vacation:	96 hours	120 hours	160 hours
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Illness/Personal Time (IPT)	You get 56 hours of paid personal time per year (for illness, doctor’s visits, family emergencies, school conferences, etc.) Personal time is pro-rated in your first calendar year. Unused IPT at the end of the year will be carried forward to a “Deep Bank” account.								
Other Paid Time	You also can receive paid time away from work for jury duty, bereavement, military reserve duty and military leave.								
OTHER PROGRAMS									
Textron University	Textron University is a key element of our business strategy, delivering high-quality learning programs that help you develop your skills and abilities to enhance your career. In support of your professional development, Textron offers a variety of learning options ranging from online resources to classroom-based training programs.								
Education Assistance	Full-time employees can be reimbursed up to \$8,000 per year for undergraduate and \$10,000 per year for graduate school, for approved job-related course costs.								
Matching Gift Program	The Textron Charitable Trust matches employee contributions up to \$7,500 per year, to cultural, educational, environmental or hospital institutions.								

College Scholarships	The Textron Charitable Trust sponsors scholarships awarded through the National Merit Scholarship Corporation (NMSC) —ranging from \$500 - \$2,000 per year for up to four years of undergraduate study.
EAP	Employee Assistance Program offers you and your family free 24-hour confidential consultation and referrals for help with work, family, legal or financial problems.
Emergency Travel Assistance	Textron provides all employees who travel and expatriates with worldwide emergency assistance services, 24 hours a day, 365 days a year at no cost to you.
My Home Benefits	Get help with buying or selling a home, moving-service discounts, mortgage help and discounts and various “settling-in” services.
Employee Discounts	As an employee of Textron, you are eligible for discounts with our strategic partners for purchases of products such as a new vehicle, cell phone, office supplies, etc.
MetLife Auto & Home Insurance	You can purchase discounted home and auto insurance and, pay premiums through payroll deduction.
Survivor Support Services	This program provides objective financial planning and advice to survivors after the death of an employee or spouse or to terminally ill employees or their spouse.
MetLife Will Preparation Service	Will Preparation Service is offered to employees who enroll in optional life insurance and fully covers the legal fees associated with preparing/updating a will for you and your spouse when you use a participating plan attorney.
MetLife Special Needs Planning	The MetLife Center for Special Needs Planning helps families who have the dependents with special needs through the maze of legal and financial complexities of special needs planning.
Adoption Assistance	Full-time employees with at least 12 months of consecutive service can receive up to \$4,000 in assistance for a successful adoption (lifetime maximum benefit of \$12,000).
Alternative Work Schedule	Employees may submit a written request to their supervisor to apply for an alternative work schedule. This arrangement may include, but is not limited to, a reduced number of days or hours, telecommuting, or job sharing. The decision to grant an alternate work arrangement is the responsibility of the manager and is based on the needs of the business.
Service Awards	The Company recognizes employees for every five years of service completed. The tangible award acknowledges that in these employees, our history rests and our future begins.
Employee Recognition and Reward Programs	Textron Salutes is a program designed to provide leaders with tools to support their efforts in recognizing and rewarding employee and team contributions.
Business Casual Dress Policy	Textron employees may dress in business casual attire that is appropriate for the business environment. As a general rule, traditional formal business attire should be worn when hosting visitors or when representing Textron outside the Business Unit.
Compressed Work Week	Supervisors approve compressed work week schedules on a case-by-case basis based on staffing needs, the employee’s job duties, and the employee’s work record.
Fitness Reimbursement Program	The company wants to encourage employees and their families to maintain and improve their overall health and well-being on an ongoing basis through voluntary fitness programs. The company intends to encourage participation in these programs by providing Health and Welfare benefit eligible employees up to \$250 in reimbursements for gym memberships (including initiation fees), home fitness equipment and fitness classes. Health and Welfare Benefit eligible employees can participate, even if not enrolled in a Textron healthcare plan.
MetLaw Hyatt Legal Services	The MetLaw program gives you access through payroll deduction to legal advice or representation for a wide range of needs through MetLaw’s network of over 13,000+ attorneys nationwide. You can get help with estate planning documents, real estate, identity theft, family law, traffic offenses and financial matters.
Wellness Program sponsored by Virgin Pulse	Textron Systems offers employees a wellness program that provides tools, resources and incentives to help you meet your personal health goals. Health and Welfare Benefit eligible employees can participate, even if not enrolled in a Textron healthcare plan.

NOTICE: The summary provided in this brochure is intended for informational purposes only and is neither as comprehensive nor as detailed as plan documents, insurance contracts or applicable policies. In the event the content of this document conflicts with or is inconsistent with the provisions of the plan documents, insurance contracts or applicable policies, the provisions of the plan documents, insurance contracts or applicable policies will govern.

The benefits outlined in this communication are for all non-bargained salaried and hourly employees, as well as any bargained employees who have contracted for Enterprise benefit plans.

RESERVATION OF RIGHTS: Textron continues to maintain and reserves the right, at any time, to amend, modify, suspend, replace or terminate any of its plans, policies or programs, in whole or in part, without notice.

NO GUARANTEE OF EMPLOYMENT: The summary provided in this brochure is not an employment contract or any type of employment guarantee.