

Choose *well* for 2022

*Think about your well-being
during Annual Enrollment*



Your 2022 Benefits Guide

Annual Enrollment:
Oct. 21–Nov. 12

TAKE A LOOK

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Explore what's new for 2022

Lower your prescription drug costs
with Rx Savings Solutions®

Help Protect Your Identity and
Digital Life with NortonLifeLock™

Be prepared with Accident, Critical Illness and
Hospital Indemnity Insurance through MetLife

Consider New Kaiser HSA Plan
Options in California

→ Find more details about these new
programs on Total Rewards Gateway.



Your 2022 Enrollment Checklist

2

Examine all your options

Read this guide, visit
Total Rewards Gateway
and attend the Virtual
My Well-being EXPO

3

Enroll

Enroll from Oct. 21 to Nov. 12
on Fidelity NetBenefits® at
netbenefits.com/northropgrumman

If you don't act, your current benefits (except for
HSA or FSA elections) will continue in 2022.



A Message from
Ann Addison

Chief Human Resources Officer
and Corporate Vice President

At Northrop Grumman, your well-being matters. We're at our best when you are at your best—emotionally, physically, socially and financially.

We continue to focus on you and make big strides in our commitment to well-being through our My Well-being Program and by adding new optional programs and services for 2022.

We've heard your feedback that our benefits offerings are responding to your needs. As you'll see in this guide, we're continuing to offer our suite of benefits and we're adding some additional programs for 2022 that we hope you will find helpful.

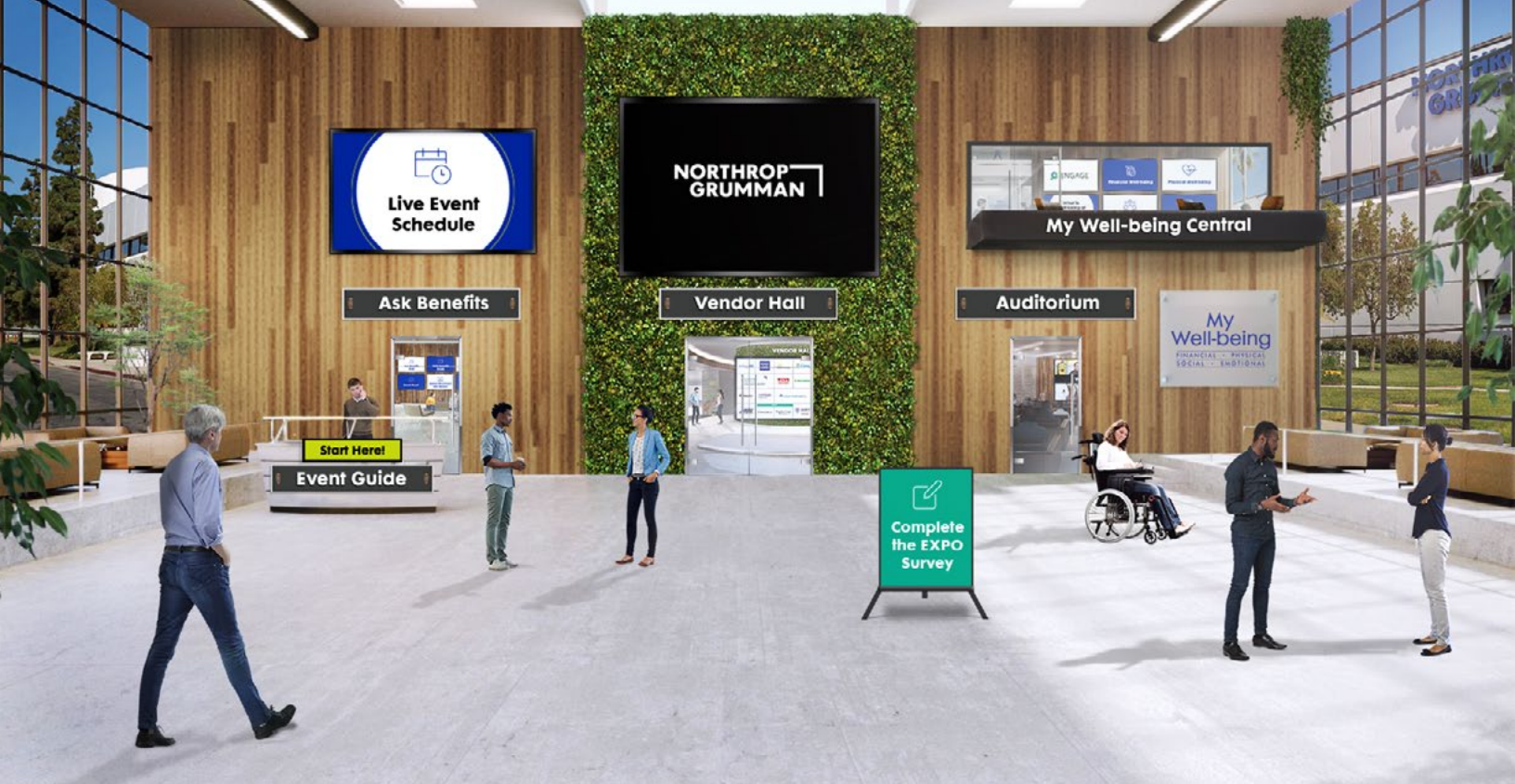
Continue reading to learn about your options, and be sure to explore **Total Rewards Gateway** and the **2021 Virtual My Well-being EXPO** for more details.

Stay well.



Northrop Grumman Benefits Center (NGBC)

If you have questions or need more information, call the NGBC at **800-894-4194** (see *Resources* on **page 15** for hours, TTY information and instructions for calling from outside the U.S.).



Come to our 2021 Virtual My Well-being EXPO

Visit <https://wc.6connex.com/event/ve1/ngcwellbeing/login> from October 21 to November 12. You can also access the EXPO 24/7 from the Northrop Grumman intranet and Total Rewards Gateway, or by clicking the image in the bottom corner from a smart phone or tablet.

Attend exciting
live well-being events

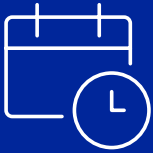
Get access to
on-demand webinars
to fit your busy schedule

Chat with
**benefits team members
and vendors**

Earn a
chance at prizes



NOTE: The EXPO can be viewed on Chrome, Firefox, Edge and Safari.



ATTEND LIVE EVENTS

NOTE: Live events may be subject to change.
Please visit the **EXPO** for the latest information.

Wednesday, October 27

12 p.m. to 4 p.m. ET / 9 a.m. to 1 p.m. PT

Tuesday, November 2:

12 p.m. to 4 p.m. ET / 9 a.m. to 1 p.m. PT

Sessions will start every half hour during the scheduled time frames. Closed captioning will be available for all live events.

Here are just a few of the live events you can attend (for a complete list, visit the **EXPO** starting Oct. 21):

Deskercise

Anthem will teach you simple exercises you can perform right from your desk.

(OCT. 27)

Healthy Menu Planning and Meal Prep

WW (formerly Weight Watchers) will share benefits and strategies for planning a successful week of meals.

(BOTH DATES)

Health Savings Accounts

Fidelity will share tips to help you make the most of your HSA.

(OCT. 27)

The Science of Happiness

NGCare will help you explore how to find happiness in your daily life.

(NOV. 2)

Group Workout

Join Kaiser and Laurent Amzallag for a fun and engaging full-body workout.

(BOTH DATES)

Explore Corporate Citizenship

Learn about our Employee Resource Groups (ERGs), how we help make stronger communities, and more.

(BOTH DATES)

Ask Benefits

Chat live from 12 p.m. to 4 p.m. ET / 9 a.m. to 1 p.m. PT on live event dates.



Setting myself up for success

- Find student loan refinancing options and more at the Northrop Grumman Employee Discount Store
- Develop valuable skills through the *My Learning Experience* program
- Use ALEX® to get the most affordable option for healthcare

What's Important to You?

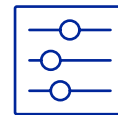


Taking care of my family

- Get backup child care or elder care assistance with Bright Horizons
- Open a Health Care or Dependent Day Care FSA to cover family needs tax-free
- Visit the [College Coach Portal](#) for help with educational challenges

A Focus on Your Well-being

We all have different needs, depending on where we are in our lives.



Achieving a healthier work-life balance

- Call NGCare for help with a variety of life's challenges
- Explore exercise, healthy diet and relaxation activities through *Engage*
- Consider volunteer opportunities through the [My Giving portal](#)



Building financial security

- Use Fidelity's retirement planning resources for online or one-on-one support
- Get the maximum company match in the Northrop Grumman Savings Plan
- Consider making catch-up contributions to the Northrop Grumman Savings Plan and HSA if you're eligible



Engage – Your Online Personal Well-Being Assistant

Engage is available to all employees, spouses and partners at no cost. Take control of your well-being with Engage today!

"Engage has really helped me easily track my fitness challenges, annual physical incentives and more."

-Amanda (MS Sector)



OVER 45,000

employees and spouses have already signed up for Engage

OVER 12,000 employees

have used Engage to earn points by tracking activity, eating and sleeping for a chance to **win more than 439 prizes**

2,953 employees

created 254 Teams in this year's Trailblazer Team Challenge walking over 500 million steps, competing to **win gift cards**

23,041 employees and spouses

have completed their health assessment in addition to their annual physical to earn a **\$500 well-being incentive**

If you haven't already, sign up now and join the many colleagues who are taking advantage of personalized well-being assistance. Enroll online at engage-wellbeing.com or through the *Engage Wellbeing* app available at the Apple App Store, Google Play Store and other online stores where apps are available.

NGCare

SOLUTIONS FOR LIFE

NGCare offers solutions for life, including confidential coaching and counseling for employees, family and household members.

Meet with a **licensed counselor**

Get information and referrals for confidential support **at no cost to you**

Visit Total Rewards Gateway for details, and to learn more about ComPsych, our new Employee Assistance Program (EAP) vendor.

My Well-being Program

2020 Highlights

Here's a sample of some of the My Well-being Program resources available to you, and the many colleagues who are taking advantage of them.

My
Well-being
FINANCIAL • PHYSICAL
SOCIAL • EMOTIONAL

88%

of employees are receiving the full Company match in the Northrop Grumman Savings Plan — are you?

30,000

employees get investment strategy support through Fidelity services



5,081

people used Telemedicine, saving over \$600,000 in out-of-pocket costs

NEARLY 2,000

Northrop Grumman families got support with child and elder care needs through Bright Horizons

4,165

employees and family members took advantage of confidential guidance through NGCare and Work/Life Solutions



55,893

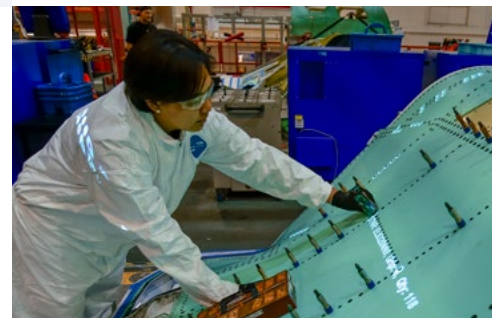
volunteer hours were logged. Consider a volunteer opportunity today.

OVER 40,000

employees received their flu shot

OVER 25,000

people are part of our 13 ERGs. Check one out today.



2022 Well-being Incentive Program

The Well-being Incentive Program encourages you to seek preventive care — the key to early detection of health problems. For program details, see the [FAQs](#) on the My Well-being page of [Total Rewards Gateway](#).

3 SIMPLE STEPS TO EARN \$500 IN 2022

1

Complete the health assessment through *Engage* by Sept. 30, 2022

2

Get an annual physical by Sept. 30, 2022

3

Verify that *Engage* shows steps 1 and 2 are complete by Oct. 31, 2022 to receive \$500

Receive the incentive as a contribution to your Fidelity HSA®

If you don't have an HSA, get the incentive in your paycheck as taxable income

Kaiser plan participants must accept the Wellness Program Agreement on [KP.org/engage](https://kp.org/engage) by Sept. 30, 2022



RECEIVE \$500

if your covered spouse or domestic partner completes these steps too!

LiveHealth[®]
O N L I N E

Medical visits from the comfort of home (or anywhere!) with LiveHealth Online

Telemedicine, through LiveHealth[®] Online, allows you to visit with a board-certified doctor by using your smartphone, tablet, or computer with a webcam for non-urgent services.

Your 2022 Health and Insurance Coverage Options



Medical

We continue to offer four medical plans administered by Anthem, Kaiser HMOs depending on your location and the Cigna Global Plan (if you work outside the U.S.).

Anthem Plans

The Anthem plans allow you to choose a plan based on what is important to you. Consider whether you want a lower or higher deductible and out-of-pocket maximum during the year, or if you prefer to pay a higher or lower premium. Below is a comparison of key features and monthly employee contributions.

→ For details, go to the applicable [Summary of Benefits and Coverage on Total Rewards Gateway](#).

	PLAN 1: High Premium/Low Deductible Plan ¹	PLAN 2: Medium Premium/Medium Deductible Plan ²	PLAN 3: Low Premium/High Deductible Plan
Annual In-network Medical Deductible			
You Only	\$1,000	\$1,700	\$3,500
You + Spouse or Child(ren)	\$1,500	\$2,800	\$5,250
You + Family	\$2,000	\$3,400	\$6,750
Annual In-network Medical Coinsurance After Deductible			
Preventive	100% coverage		
Non-preventive	20%	20%	30%
Annual In-network Prescription Drug Coinsurance			
Preventive	100% coverage for certain preventive prescription drugs. Others may require coinsurance but are not subject to the deductible. Contact CVS/caremark for details.		
Non-preventive	After the applicable deductible: <ul style="list-style-type: none"> • Generic: 20% • Preferred Brand: 25% • Non-preferred Brand: 35% • Specialty: 25% (\$400 max) 		
Annual In-network Out-of-pocket Maximums			
You Only	\$2,000	\$4,000	\$6,500
You + Spouse or Child(ren)	\$3,000	\$6,000	\$9,750
You + Family	\$4,000	\$8,000	\$13,000
Accounts to Help You Offset Your Deductible or Cover Medical Expenses			
HSA-eligible	No	Yes	Yes
Employee Bi-weekly Premium³ (Assumes a base salary of \$100,000 or less⁴)			
You Only	\$122.77	\$43.85	\$18.92
You + Spouse	\$261.23	\$128.31	\$51.23
You + Children	\$222.92	\$107.54	\$43.85
You + Family	\$345.69	\$156.00	\$66.92

¹Plan 1: High Premium/Low Deductible Plan has a separate prescription drug deductible.

²Includes Plan 4: Medium Premium/Deductible Utah Extended Network Plan, which has the same benefit level as Plan 2: Medium Premium/Medium Deductible Plan, but broader network access that includes Intermountain Healthcare Systems (available in Utah and Idaho).

³Premiums apply to non-represented employees. Represented employee premiums are available on NetBenefits®.

⁴These are bi-weekly contribution amounts for active, non-represented employees with a base salary of \$100,000 or less. Log on to NetBenefits to view all of your plan options and costs.

IF YOU DON'T ACT

If you don't enroll during Annual Enrollment, you'll automatically keep your current plans except for HSA and FSA contributions, which do not carry over and will default to \$0.00.

Kaiser Plans

If Kaiser plans are available in your location, you'll find details about your options in the applicable Summary of Benefits and Coverage (SBC) available on [Total Rewards Gateway](#).

New!

KAISER HIGH DEDUCTIBLE HEALTH PLANS (HDHPS) WILL BE OFFERED IN CALIFORNIA

By enrolling in the Kaiser Northern California HSA Plan or Kaiser Southern California HSA Plan, you can contribute to an HSA as long as you have no other disqualifying coverage.

→ For more information, go to [Total Rewards Gateway](#).



Rx Savings Solutions

New!

RX SAVINGS SOLUTIONS HELPS YOU FIND THE LOWEST PRICE OPTIONS FOR YOUR PRESCRIPTION DRUGS

Plus, it's linked to your Anthem plan, so it's personalized for your medications and insurance.

To register, go to myrxss.com/northropgrumman or click on the image to the right with your smart phone or tablet.



Get Help Choosing

The ALEX® benefits tool on NetBenefits can help you choose your "best-fit" medical or dental plan based on your information.

Talk to ALEX during Annual Enrollment from

Oct. 21–Nov. 12 at netbenefits.com/northropgrumman.





Dental

→ [Go to the Northrop Grumman Health Plan Summary Plan Description \(NGHP SPD\) on Total Rewards Gateway for full details on the available dental plan options:](#)

Platinum Dental Plan	Dental Care Plus Plan	Dental Care Plan	Preventive Care Plan
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All plans provide 100% coverage for nationally recommended preventive care services with no deductible requirement.

Deductible for the 2022 Plan Year

Deductible amounts accumulate separately for each network. For example, amounts applied to the PPO Network deductible do not also apply to the Premier Network deductible (and vice versa).

Employee Only (Family deductible is 2x employee deductible)	N/A	<ul style="list-style-type: none"> \$100 PPO Network \$150 Premier Network \$200 Out-of-network 	<ul style="list-style-type: none"> \$100 PPO Network \$150 Premier Network \$200 Out-of-network 	\$0 (In- and Out-of-network)
Annual maximum per person (in- and out-of-network combined)	\$4,000	<ul style="list-style-type: none"> PPO network: \$2,500 Premier network: \$2,000 Out-of-network: \$1,500 	<ul style="list-style-type: none"> PPO network: \$1,500 Premier network: \$1,250 Out-of-network: \$1,000 	\$500
Orthodontia lifetime maximum¹ per person (in- and out-of network combined)	\$6,000	<ul style="list-style-type: none"> PPO network: \$3,000 Premier network: \$2,000 Out-of-network: \$1,500 	Not covered	Not covered

¹There is one lifetime maximum, even if you change to another PPO dental plan option. In other words, your lifetime maximum does not reset if you change dental plans.

The Cigna Dental Care Access Plus Plan is also available in some locations and works like a dental health maintenance organization. See the 2022 patient fee schedule available on [Total Rewards Gateway](#).



Vision

→ [Go to the VSP Vision Benefits Summary and/or the NGHP SPD on Total Rewards Gateway for details on the plans available through VSP:](#)

	Vision Care Plus Plan	Vision Care Plan
Exams	Covered once every year • \$10 copay	Covered once every year • \$10 copay
Eyeglass Lenses	Covered once every year • Standard progressive lenses: \$0 copay	Covered once every year • Standard progressive lenses: \$0 copay
Eyeglass Frames	Covered once every year • Plan pays up to \$200	Covered once every 2 years • Plan pays up to \$150
Contact Lenses	Covered once every year (instead of eyeglasses) • Plan pays up to \$200	Covered once every year (instead of eyeglasses) • Plan pays up to \$130

The Vision Care Plus Plan also allows a choice of upgrades through VSP Easy Options, including an additional frame or contact lens allowance, full coverage on progressive and light-reactive lenses, anti-glare coating and more.

Save Money with Tax-Advantaged Accounts

Tax-advantaged accounts such as health savings accounts (HSAs) and flexible spending accounts (FSAs) let you set aside pre-tax money for tax-free reimbursement of certain health or dependent care expenses.

Each account has its own unique features and advantages.

→ [Go to the NGHP SPD on Total Rewards Gateway for details.](#)

	General Purpose Health Care FSA	Limited Purpose Health Care FSA	Dependent Day Care FSA	HSA
Who's eligible	All benefits-eligible employees except those who establish/ are contributing to an HSA	All benefits-eligible employees; however, generally only those contributing to an HSA would elect the limited purpose health care FSA, which reimburses only for eligible dental and vision expenses. A limited purpose health care FSA cannot reimburse for medical expenses.	All benefits-eligible employees	Participants in these plans: <ul style="list-style-type: none"> • Plan 2: Medium Premium/ Medium Deductible Plan • Plan 3: Low Premium/High Deductible Plan • Plan 4: Medium Premium/ Deductible Utah Extended Network Plan • Kaiser HSA
2022 contribution limit	\$2,750	\$2,750	\$5,000, or \$3,000 if you earn more than \$130,000/year	<ul style="list-style-type: none"> • \$3,650 employee-only coverage • \$7,300 family coverage • PLUS an additional \$1,000 if you are age 55 or older by the end of 2022

Learn more about HSAs through Fidelity's HSA webinar, available at the [Virtual My Well-being EXPO](#) during annual enrollment.

HSA and FSA: Can I Have Both?

HSA participants can contribute to a *limited purpose* Health Care FSA, which may be used for dental and vision expenses only. IRS rules don't allow you to contribute to both an HSA and *general-purpose* Health Care FSA.

Other important information to consider:

- To contribute to an FSA in 2022, you must elect it during Annual Enrollment.
- Due to COVID legislation, any unspent amounts in a 2021 FSA will carry over to 2022 (if you're eligible).
- You can open an HSA at any time, but to start contributing in January, you must elect during Annual Enrollment.
- Keep in mind that any HSA contribution Northrop Grumman makes toward a well-being incentive counts against the IRS contribution limit.
- If you would like to receive your well-being incentive in an HSA without making your own contributions, you must open one on NetBenefits.
 - If you have a current election but do not make a 2022 election, you'll be automatically set to \$0.00; if you haven't yet opened an HSA, you'll need to manually set your election to \$0.00.
- HSAs have some "disqualifying" coverage provisions. Consult IRS Publication 969 for details on HSA eligibility.

Other Coverage

AUTOMATICALLY ENROLLED



Life and Accident Insurance*

- Automatically enrolled in Basic Life and Accidental Death & Dismemberment (AD&D) insurance at your yearly base pay or \$50,000, whichever is greater

Review your beneficiaries

Now's a great time to review your current beneficiary(ies) on file. It only takes a few minutes to take a look and make any changes. Just log on to [NetBenefits](#).



Short-term Disability (STD)*

- Up to 100% of base earnings for the first six weeks of disability
- 60% of base earnings for up to 20 weeks



Long-term Disability (LTD)*

- 50% of your monthly base salary

ENROLL DURING ANNUAL ENROLLMENT



New! Voluntary Insurance

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

**Available through MetLife;
enroll on NetBenefits**

MetLife pays you directly, rather than a healthcare provider, in case of an emergency or accident



Group Legal Plan

Available through MetLife Legal Plans

Choose between two benefit levels:
Basic or Advantage

ENROLL YEAR-ROUND



New! Identity Protection

**Available through NortonLifeLock;
enroll on NetBenefits**

Get leading identity theft protection and device security at a discounted rate, and pay through convenient payroll deductions



Pet Insurance

Available through Nationwide

Cover your dog, cat, bird, rabbit, reptile or other exotic pet and pay your premiums through convenient payroll deductions



Supplemental Life, Accident & Disability Insurance*

You can purchase:

- Optional Life Insurance – up to 8 times your annual base pay
- Optional AD&D – up to 10 times your annual base pay
- Optional spouse and child life insurance and Optional AD&D insurance for yourself and your family are also available
- Optional LTD insurance – purchase an additional 10% of LTD insurance

*See the [NGHP SPD available on Total Rewards Gateway](#) for plan details. Represented employees should refer to their collective bargaining agreement for eligibility information. Employees in certain SBU's may have a different benefit.

Resources

If you have questions or need more information to make your elections, we have resources to help:



NetBenefits

Go to

netbenefits.com/northropgrumman

to view plan details, enroll or make changes to your benefits, update beneficiaries, etc.

You can also find helpful resources including articles, videos, modeling tools and more



Total Rewards Gateway

Go to

totalrewards.northropgrumman.com

for information on the benefits, plans and programs and a glossary of helpful terms

Log in to see your personalized Total Rewards information



Northrop Grumman Benefits Center (NGBC)

Call the NGBC at

800-894-4194

Monday through Friday from 8:30 a.m. to midnight ET (except for most New York Stock Exchange holidays). Dial **711** for TTY service. From outside the United States, dial the AT&T out-of-country access number and then **800-894-4194**.



Summary Plan Description (SPD)

Go to the Northrop Grumman Health Plan SPD on

[Total Rewards Gateway](https://totalrewards.northropgrumman.com)

for complete details of our health plan's benefits and coverage

Important Legal Notices

You may access required legal notices related to your healthcare benefits on NetBenefits® at netbenefits.com/northropgrumman. Navigate to Health & Insurance, click on Quick Links and then select the Reference Library from the drop-down menu.

- Medicare Part D Creditable Coverage Notice
- Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Women's Health and Cancer Rights Act Notice
- Summary Annual Report for the Northrop Grumman Corporation Group Benefits Plan

Request a free printed copy by contacting the Northrop Grumman Benefits Center at **800-894-4194**.

Benefits plans for represented and SCA employees will be administered per their contracts. This guide contains information for participants in the Northrop Grumman Health Plan and does not apply to represented employees at Baltimore or Sunnyvale. This guide and the content on Total Rewards Gateway and Fidelity NetBenefits websites provide a summary of important information about your participation in the Northrop Grumman Health Plan. This guide is not a Summary Plan Description but is a Summary of Material Modifications. Complete details about the plans are contained in the legal plan documents that govern plan operation and administration. If there is a discrepancy between the information provided on the websites and the provisions of the plan documents (including this guide), the plan documents will govern. The information contained herein is solely the responsibility of Northrop Grumman. Northrop Grumman reserves the right in its sole discretion to terminate, suspend, withdraw, amend or modify the plans at any time and for any reason.