

# Strive to thrive in 2023

*Choose benefits that help you be your best financially,  
physically, socially and emotionally*

## Your 2023 Benefits Guide

Annual Enrollment:  
Oct. 20–Nov. 11



For Sunnyvale/Baltimore Represented Employees

**NORTHROP  
GRUMMAN**

# Three Steps to Enrollment

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### Discover what's new in 2023

Click on a link below for details:

New **diabetes support program** for Anthem members

New **virtual healthy back and joint physical therapy program** for Anthem members

The MetLife Legal Advantage Plan will now offer **free tax preparation** through TurboTax

**Travel benefits** for Anthem members if there is no in-network care in your immediate area

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### Examine all your options

Read this guide, explore **Total Rewards Gateway** and attend the **My Well-being EXPO**



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### Enroll

Enroll from Oct. 20–Nov. 11 on Fidelity NetBenefits® at

**[netbenefits.com/northropgrumman](https://netbenefits.com/northropgrumman)**

If you don't act, your current benefits will continue in 2023 (except for HSA or FSA elections which you must make each year during annual enrollment).



A Message from  
**Ann Addison**

Chief Human Resources Officer  
and Corporate Vice President

At Northrop Grumman, the health and well-being of our employees is a top priority, and we remain committed to helping you thrive, both at work and in life.

Annual Enrollment takes place from Oct. 20 to Nov. 11. I encourage you to review your current benefits, assess your coverage needs, and learn about the many programs Northrop Grumman offers. We are at our best when you are at your best—emotionally, physically, socially and financially.

This year we are demonstrating our commitment to well-being programs that support you and your family by adding the following:

- New diabetes support program for Anthem members
- New virtual healthy back and joint physical therapy program for Anthem members
- Free tax preparation through TurboTax under the MetLife Legal Advantage Plan
- Travel benefits for Anthem members if there is no in-network care in your immediate area

We hope you find this guide helpful in making informed decisions on your coverage and learning about the full suite of total well-being programs available to you.

Stay well.



**Northrop Grumman Benefits Center (NGBC)**

If you have questions or need more information, 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). See *Resources* on **page 10** for more information.

Come to our 2022

# My Well-being EXPO

Access the Virtual EXPO 24/7 from October 20 to November 11 on the Northrop Grumman Intranet and Total Rewards Gateway.

- Attend exciting live **well-being events**
- Access **on-demand webinars**
- Chat with **vendors** and **benefits team members**
- Earn a **chance at prizes**

[Go now](#)



## Attend Live Webinar Sessions

Closed captioning will be available for all live events. Please note, live events may be subject to change. Visit the EXPO for the latest information.

Live in-person events are also available at certain locations. For more information, [click here](#).

### Financial

**Thursday, Oct 20,  
3 p.m. to 5 p.m. ET**

- **3:00-3:30:** Invest Confidently (Fidelity)
- **3:30-4:00:** Saving you Time & Money (NGFCU)
- **4:30-5:00:** Improve Your Financial Wellness (MetLife)

### Physical

**Thursday, Oct 27,  
12 p.m. to 2 p.m. ET**

- **12:00-12:30:** Advocate for Your Health (ConsumerMedical)
- **12:30-1:00:** Cultivating Wellbeing (Kaiser)
- **1:00-1:30:** Fall for Health (Vida)
- **1:30-2:00:** Meet Sword Virtual Therapy (Sword)

### Social

**Thursday, Nov 3,  
3 p.m. to 5 p.m. ET**

- **3:00-3:30:** Strong Communities (Corporate Citizenship)
- **3:30-4:00:** 2023 Benefits Overview (NGC Benefits)
- **4:00-4:30:** Employee Resource Groups (ERGs/DE&I)
- **4:30-5:00:** Well-Being through BRAVO (BRAVO)

### Emotional

**Tuesday, Nov 8,  
12 p.m. to 2 p.m. ET**

- **12:00-12:30:** Work/Life Solutions (NGCare)
- **12:30-1:00:** Why Mindfulness? (ComPsych)
- **1:00-1:30:** 2023 Benefits Overview (NGC Benefits)
- **1:30-2:00:** Family Caregiving/Education (Bright Horizons)



### Ask Benefits

Chat live during the live virtual event dates and times shown above.

## Securing your tomorrow

- Take Fidelity's **financial wellness check-up**
- **Make the most** of the company match in the Northrop Grumman Savings Plan
- Save costs on health and dependent care expenses with flexible spending accounts

## What are you focused on this year?

### Creating a healthy lifestyle

- Register for **LiveHealth Online** to receive care for non-emergency services from the comfort of your home—or anywhere
- Get expert one-on-one advice from **ConsumerMedical** so you can make medical decisions with confidence
- Enroll in **RX Savings Solutions** to lower your prescription drug costs

## Tips for Your Well-being

Well-being can mean something different to each of us. Here are a few suggestions to improve *your* well-being.

### Maintaining balance

- Visit **NGCare** for tools and resources for mental health, legal issues and daily living
- Get family support from **Bright Horizons** for special needs, caregivers and child and elder care
- Participate in a weekly **Mindfulness Break** to create balance

### Getting connected

- Find an **employee resource group (ERG)** to network and meet other employees with common interests
  - Explore local volunteer opportunities in the **My Giving portal** and make a difference
  - Strengthen communities through charitable giving

"Engage is easy to use,  
with great reminders  
to help me stay active  
and healthy!"

-Anonymous Northrop  
Grumman employee



**If you haven't already, sign up now** and join your colleagues who are becoming their best selves with personalized well-being assistance. Enroll online at [engage-wellbeing.com](https://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.



## Engage – Your Online Personal Well-Being Assistant

Sign up for *Engage*, an online well-being community designed to help support you—and help you support each other—in your well-being journey. The program is available to all employees, spouses and partners at no cost, offering personalized well-being services and resources in addition to tracking your annual physical incentive. In short, *Engage* is there to help you thrive!

- Track activity, eating and sleeping and earn points towards rewards: over **9,000 employees** engaged in healthy activities in 2022.
- Participate in team challenges for a chance to win gift cards: **588 teams** were formed in 2022, walking over **560 million** steps in the Mission Possible Challenge.
- Find personalized ways to improve your health by signing up today!

## NGCare

SOLUTIONS FOR LIFE

Visit **NGCare** to learn how to sign up for up to eight sessions of confidential counseling from NGCare for each employee, family and household member—all at no cost to you.

New!

**Learn about ElderCare Assist** On-Site Assessments and Consultations for your loved ones.

New!

**Exchange back-up care days** for virtual tutoring sessions and/or virtual camp.

**First time users, please use:**  
Employer Username: Northgrum  
Password: CARE4YOU

# The 2023 Annual Physical Incentive

The Annual Physical Incentive encourages you to seek preventive care—the key to early detection of health problems. Receive up to a \$500 credit toward your medical premiums if you are enrolled in a Northrop Grumman medical plan<sup>1</sup> and get an annual physical before Sept. 30, 2023.<sup>2</sup> If your spouse or partner is enrolled in your medical plan, they must also get an annual physical before Sept. 30, 2023 for you to receive the credit.

→ [Learn more](#)

COVERAGE LEVEL	PREMIUM CREDIT
Employee Only	\$250
Employee + Spouse	\$500
Employee + Child(ren)	\$300
Employee + Family	\$500

In accordance with privacy and security rules under HIPAA, the individual results of your annual physical—as well as any other health services you receive—are never shared with Northrop Grumman. Safeguards are in place to protect the privacy and security of your medical information.



**LiveHealth**<sup>®</sup>  
O N L I N E

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

Telemedicine, through **LiveHealth<sup>®</sup> Online**, allows you to visit with a board-certified doctor by using your smartphone, tablet, or computer with a webcam for non-urgent services like colds, flus and rashes.

<sup>1</sup>Excluding the Tricare Supplement

<sup>2</sup>Kaiser members need to also complete a wellness agreement. Visit Kaiser at [KP.org/engage](https://kp.org/engage) and select "Sign your Wellness Program Agreement."

# My Well-being Program

## 2022 Highlights

These are just a few examples of how you can join your colleagues—and become your best self—by making the most of all the available My Well-Being Program resources.

My  
Well-being  
FINANCIAL • PHYSICAL  
SOCIAL • EMOTIONAL

### 1,340

employees completed the Fidelity **financial wellness check-up** to see how they're doing financially, and what they can do better

### 2,978

employees planned for financial goals via a 1:1 consultation with a Fidelity representative.  
[Sign up here](#)



### 5,081

people used **Telemedicine** for non-emergency services like colds, flus and rashes, saving over \$600,000 in out-of-pocket costs

### 2,984

employees and family members took advantage of confidential counseling and family support services through **NGCare** and Work/Life Solutions

### \$3.3M

was donated by employees to charitable organizations  
Learn how you can make a difference [here](#)



### 1,808

Anthem members found a cheaper prescription drug with **RX Savings Solutions**, saving over \$589,000 in 2022

### 56,312

volunteer hours were logged—consider a volunteer opportunity today

### OVER 25,000

people are part of our 13 ERGs—[check one out](#) today





# New for Anthem members in 2023

We're excited to add new programs and coverage to our Anthem medical plans effective January 1, 2023:



## New Free Virtual Physical Therapy program available through LiveHealth Online

SWORD Health, in conjunction with LiveHealth Online, offers virtual physical therapy for back, joint and muscle pain that you can do from the comfort of home, or anywhere. The program is free to Northrop Grumman members, spouses, and dependents 18 and older on an Anthem Health Plan.

→ [Learn more](#)



## Diabetes prevention and management through Vida

The Vida Health Program offers diabetes experts that help you manage weight, stress, blood sugar and lifestyle-related changes for a happier, healthier life. Anthem participants can access these services at no charge.

→ [Learn more](#)



## Travel Benefits for In-Network Care

If you are an Anthem member and an in-network provider is not available within 100 miles of your home, Northrop Grumman will now cover up to a lifetime maximum of \$5,000 in travel costs including airfare, lodging and meals so you can receive treatment at the closest in-network facility available.

→ [Learn more](#)

## 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. You must enroll in an FSA for 2023 to access any carryover dollars.

## HSA Limits

If you enroll in the Value Plan or Kaiser Mid-Atlantic HDHP option and you meet IRS eligibility requirements, you can open a Health Savings Account (HSA) through Fidelity Investments® to help pay for eligible health care expenses now—and in the future. You can contribute up to the new IRS limits for 2023:

- \$3,850 for employee only coverage
- \$7,750 for family coverage

If you're age 55 or older (or will be by the end of 2023), you can contribute an additional \$1,000 per year.

You own your HSA—it's not part of the Northrop Grumman Health Plan.

## FSA Limits

The Health Care FSA contribution limit will be \$2,850 in 2023.

The Dependent Day Care FSA contribution limit remains at \$5,000 (\$3,000 if you earn \$130,000 or more).

# Resources

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



## NetBenefits

Go to

[netbenefits.com/northropgrumman](https://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 by clicking *Plan & Learn* at the top of the home page.



## Total Rewards Gateway

Go to

[totalrewards.northropgrumman.com](https://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](https://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**.

The information in this guide applies to Sunnyvale and Baltimore represented employees only. Benefits plans for other represented and SCA employees will be administered per their contracts. 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.