

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

A Message from Ann Addison	3
A Focus on Your Well-being	6
What's New in 2022	10
Resources	11

Your 2022 Enrollment Checklist

2

Examine all your options

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

1

Explore what's new for 2022

Lower your prescription drug costs
with Rx Savings Solutions®

Consider a new Kaiser Mid-Atlantic
HDHP option for Baltimore
Represented Employees

→ Find more details on page 10, and
on Total Rewards Gateway.

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 11** for hours, TTY information and instructions for calling from outside the U.S.).



Come to our 2021 Virtual My Well-being EXPO

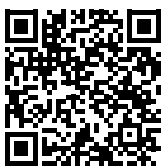
Visit <https://wc.6connex.com/event/ve1/ngcwellbeing/login> from October 21 to November 12. You can also access the EXPO 24/7 from the Northrop Grumman intranet and Total Rewards Gateway, or by clicking the image in the bottom corner from a smart phone or tablet.

Attend exciting
live well-being events

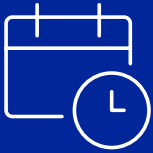
Get access to
on-demand webinars
to fit your busy schedule

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 *My Learning Experience*
- Use ALEX® to get the most affordable option for healthcare

What's Important to You?

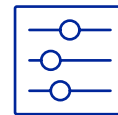


Taking care of my family

- 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, spouses and partners 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**

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

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

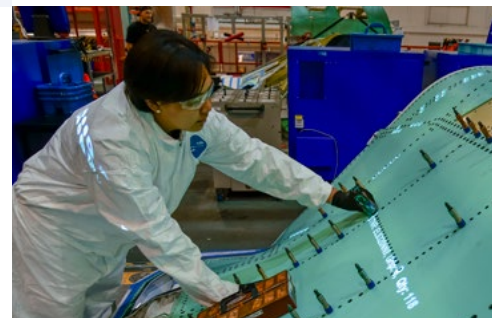
volunteer hours were logged. Consider a volunteer opportunity today.

OVER 40,000

employees received their flu shot

OVER 25,000

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



The 2022 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 plan¹ and get an annual physical before Sept. 30, 2022.² If your spouse or partner is enrolled in your medical plan, they must also get an annual physical before Sept. 30, 2022 for you to receive the credit.

→ For program details, see the [Annual Physical Incentive FAQs](#) on the [My Well-being](#) page of [Total Rewards Gateway](#).

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[®]
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.

¹Excluding the Tricare Supplement

²Kaiser 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."

What's New in 2022

There are no changes to our current health plans in 2022. You can find plan information, including the 2022 medical, dental and vision rates, by visiting NetBenefits® at netbenefits.com/northropgrumman.

New! Rx Savings Solutions

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 www.myrxss.com/northropgrumman or click on the image to the right with your smart phone or tablet.



New! For Baltimore Represented Employees: High Deductible Kaiser Plan, Mid-Atlantic Region

A high deductible health plan (HDHP) administered by Kaiser will be available in the mid-Atlantic region starting in 2022. By enrolling in this new plan, you can contribute to a tax-advantaged Health Savings Account (HSA) as long as you have no other disqualifying coverage. This new plan is in addition to the Kaiser Mid-Atlantic Health Maintenance Organization (HMO) currently offered in the region.

→ For more details, go to the applicable Summary of Benefits and Coverage on **Total Rewards Gateway**. Like the HMO, you must use Kaiser providers and facilities to receive care.

HSA Limits

If you enroll in the Value Plan or new 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 2022:

- \$3,650 for employee only coverage
- \$7,300 for family coverage

If you're age 55 or older (or will be by the end of 2022), you can contribute an additional \$1,000 per year.

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

→ Learn more about HSAs through Fidelity's HSA webinar, available at the **Virtual My Well-being EXPO** during annual enrollment.

FSA Limits

The Health Care FSA contribution limit is increasing to \$2,750.

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

Note: Due to COVID legislation, any unspent amounts in a 2021 FSA will carry over to 2022 (if you're eligible).

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.

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**.

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 employees will be administered per their contracts. This guide contains information for Baltimore and Sunnyvale represented employees in the Northrop Grumman Health Plan. This guide and the content on the 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.