

Welcome To Northrop Grumman


Health and Well-being Orientation for New Hires

What We'll Cover Today

- Northrop Grumman Health Plan Overview
 - Medical Plan Options
 - Tax Advantaged Accounts
 - Dental and Vision Options
 - Disability, Life Insurance and Voluntary Plan Options
- My Well-being
- Making Your Elections



Northrop Grumman Health Plan

Northrop Grumman Health Plan Overview

Basic Benefits

- Basic Life
- Basic Accidental Death and Dismemberment (AD&D)
- Basic Short-Term Disability (STD)
- Basic Long-Term Disability (LTD)
- Employee Assistance Program (EAP)

Optional benefits

- Medical
- Dental
- Vision
- Optional Life Insurance
- Optional AD&D Insurance
- Optional LTD
- Flexible Spending Accounts (FSAs)
- Health Savings Account (HSA)*
- Group Legal
- Voluntary Insurance
- Pet Insurance

**You must
actively enroll to
select optional
benefits**

*The HSA is not part of the Northrop Grumman Health Plan

Who is Eligible for Benefits

Most employees who are regularly scheduled to work 20 or more hours per week

Eligible dependents generally include:

- Your spouse or domestic partner
- Your child(ren) under age 26

You will be required to provide documentation, which proves the eligibility for each dependent (e.g., birth certificate, marriage certificate)

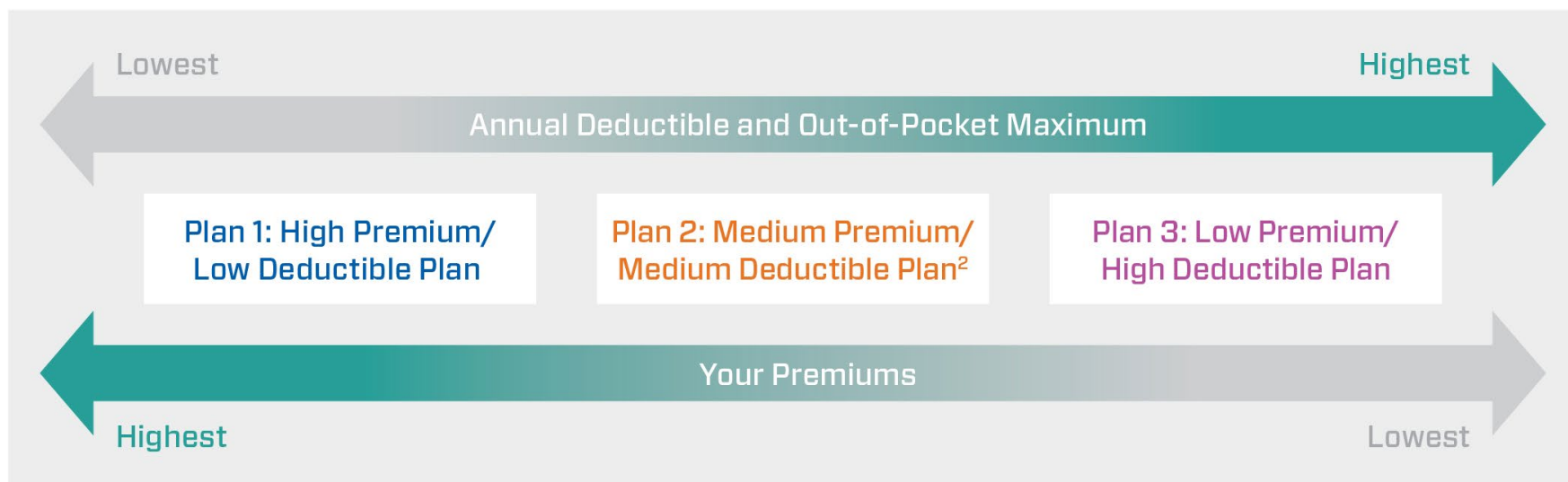
Questions? Contact the Northrop Grumman Benefits Center at 800-894-4194



Medical Plan Options

Your Medical Plan Options

Three Anthem medical plans with a range of premiums, deductibles and out-of-pocket costs



- Kaiser Permanente plans available in certain geographic locations
- Tricare Supplement offered to employees enrolled in Tricare
- Cigna Global Health for U.S. employees based abroad

Key Features of the Anthem Plans

	Plan 1 - High Premium/ Low Deductible Plan	Plan 2 - Medium Premium/ Medium Deductible Plan	Plan 3 - Low Premium/ High Deducible Plan
Annual In-network Medical Deductible (Out-of-network deductibles are double the in-network deductibles)			
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 Prescription Drug Deductible			
You only	\$150	Included in Medical Deductible	Included in Medical Deductible
You + Spouse or Child(ren)	\$200		
You + Family	\$250		
In-network Medical Coinsurance (for out-of-network coverage, plan pays 50% of allowed amount)			
Non-preventive	Plan pays 80%	Plan pays 80%	Plan pays 70%
Prescription Drug Coinsurance (for out-of-network coverage, plan pays 50% of allowed amount)			
Non-preventive	After the applicable deductible: Generic: Plan pays 80% Non-preferred brand: Plan pays 65% Preferred brand: Plan pays 75% Specialty: Plan pays 70% (max you pay is \$400/per Rx)		
In-network Out-of-pocket Maximum (Out-of-network out-of-pocket maximums are double the in-network 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

CVS/Caremark - Prescription Drug Administrator for All Anthem Plans

- CVS/Caremark is the administrator of the prescription drug benefit in the Anthem plans
- Retail network includes most major pharmacy chains and some independent pharmacies
- Eligible Preventive Therapy Prescription Drugs will not be subject to the deductible
- Some Preventive Drugs such as generic birth control are paid at 100%
- Preventive Therapy Drug List can be viewed at [caremark.com/ngc](https://www.caremark.com/ngc)

Need Help With Your Choice?

How do you decide which plan is right for you and your family?

- When you choose a medical plan, it's important to consider your anticipated medical needs, whether or not you prefer a higher or lower deductible and premium and which plan offers you the best value
- The ALEX[®] benefits tool can help you choose your “best-fit” medical or dental plan based on your information. ALEX is available at *NetBenefits*[®] at netbenefits.com/northropgrumman

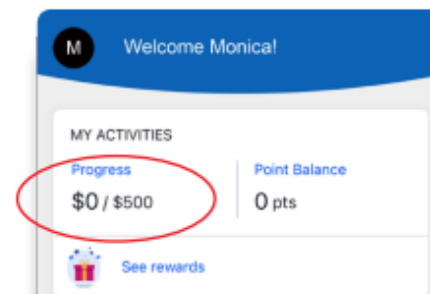


3 Simple Steps to Manager Your Health and Earn \$500

STEP 1

Complete the Engage Health Assessment

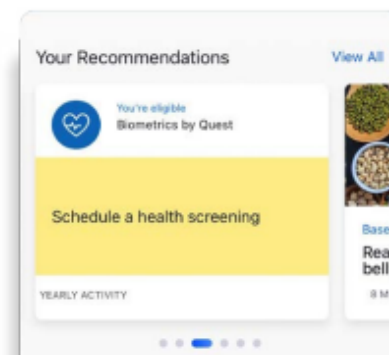
- Log on to **Engage**
- Click “My Activities”
- Select “Engage Health Assessment”
- Complete by Sept. 30



STEP 2

Get an Annual Physical

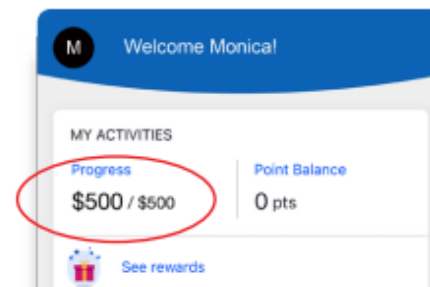
- Get an annual physical by Sept. 30
- or
- Order a virtual check-up kit from **Quest** by Aug. 1



STEP 3

Verify Activities Are Complete—Earn \$500

- Check **Engage** to ensure that your required activities show complete
- Collect your **\$500**





Northrop Grumman Health Plan Tax-Advantaged Accounts

Health Savings Accounts (HSA)

- An HSA allows you to set aside money on a pre-tax basis to be used for tax-free reimbursement of medical, dental, vision, and prescription expenses
 - The account belongs to you; so, whatever you don't use, you keep – even after you leave or retire from Northrop Grumman
 - Interest and investment returns grow tax-free (subject to minimum account balance)
- You must be enrolled in an IRS qualified high deductible health plan through Northrop Grumman to open an HSA at Northrop Grumman,
- 2022 IRS contribution limits (yours plus any Northrop Grumman may make for the well-being incentive) are:
 - \$3,650 for you only coverage; \$7,300 for you + dependent(s)
 - \$1,000 catch-up contribution allowed if you are age 55+ by Dec. 31, 2022
- You can set up your HSA through NetBenefits when you make your benefit elections or anytime thereafter and you can stop or change your contributions anytime

More information about HSA requirements is available at the [Total Rewards Gateway Health Savings Account](#) page and in IRS Pub 969. Note: The HSA is not part of the Northrop Grumman Health Plan.

Flexible Spending Account (FSA) Options

	Description	Maximum Contribution
Two Types of Health Care FSA	General-purpose HealthCare FSA <ul style="list-style-type: none"> For non-HSA participants to use for qualified medical, dental, and vision expenses 	\$2,750 per plan year
	Limited-purpose HealthCare FSA <ul style="list-style-type: none"> HSA participants can use for qualifying dental and vision expenses only (eligible medical expenses may be reimbursed through the HSA) 	
Dependent Day Care FSA	To pay for eligible dependent day care expenses	\$5,000 (\$3,500 if you earn \$125k+) per calendar year

You can roll over a maximum of \$500 of unused Health Care FSA funds to a rollover account and use in future years. Unused amounts in excess of \$500 are forfeited; so, plan carefully.

All FSA claims must be submitted by March 31 of the following plan year

HealthEquity administers the FSAs and will send you instructions on how to access your funds



Northrop Grumman Health Plan Dental, Vision

Your Dental Plan Options

You have four options available through Delta Dental

	Platinum Dental Plan	Dental Care Plus Plan	Dental Care Plan	Preventive Care Plan
Preventive Care	All plans provide 100% coverage for preventive care and diagnostic services with no deductible requirement.			
Deductible				
Individual	N/A	\$100 PPO Network \$150 Premier Network \$200 Out-of-network	\$100 PPO Network \$150 Premier Network \$200 Out-of-network	N/A
Family	N/A	\$200 PPO Network \$300 Premier Network \$400 Out-of-network	\$200 PPO Network \$300 Premier Network \$400 Out-of-network	N/A
Annual Maximum (the most the plan pays per person per year)	\$4,000 (In- and out-of-network)	\$2,500 PPO Network \$2,000 Premier Network \$1,500 Out-of-network	\$1,500 PPO Network \$1,250 Premier Network \$1,000 Out-of-network	\$500 (In- and Out-of-network)
Your Coinsurance				
Basic Restorative	90% PPO Network 80% Premier Network 70% Out-of-network	80% PPO Network 70% Premier Network 50% Out-of-network	80% PPO Network 70% Premier Network 50% Out-of-network	Not covered
Major Restorative	90% PPO Network 80% Premier Network 70% Out-of-network	50%	50%	Not covered
Orthodontia Lifetime Maximum	\$6,000	\$3,000 PPO Network \$2,000 Premier Network \$1,500 Out-of-network	Not covered	Not covered

CIGNA DHMO option is available in certain geographic areas

Your Vision Plan Options

You have two options available through VSP

	Vision Care Plus Plan ¹	Vision Care Plan ¹
Exams	Covered once every year <ul style="list-style-type: none"> \$10 copay 	Covered once every year <ul style="list-style-type: none"> \$10 copay
Eyeglass Lenses	Covered once every year <ul style="list-style-type: none"> Standard progressive lenses: \$0 copay Scratch resistant coating covered in full 	Covered once every year <ul style="list-style-type: none"> Standard progressive lenses: \$0 copay Scratch resistant coating not covered
Eyeglass Frames	Covered once every year <ul style="list-style-type: none"> Plan pays up to \$200 	Covered once every 2 years <ul style="list-style-type: none"> Plan pays up to \$150
Contact Lenses	Covered once every year (instead of eyeglasses) <ul style="list-style-type: none"> Plan pays up to \$200 	Covered once every year (instead of eyeglasses) <ul style="list-style-type: none"> Plan pays up to \$150
VSP EasyOptions	Choose one of these enhancements <ul style="list-style-type: none"> Additional \$50 frame allowance Additional \$50 contact lens allowance Fully covered premium or custom progressive lenses Fully covered impact-resistant lenses Fully covered anti-glare coating 	



Northrop Grumman Health Plan Short and Long-Term Disability, Life and AD&D Insurance, Group Legal Plan

Short and Long-Term Disability Options

- If you're unable to work due to an illness or injury, disability coverage can provide the financial security you need while you recover. Short and Basic Long-Term Disability are 100% paid for by Northrop Grumman.

	Benefit
Short-Term Disability	<ul style="list-style-type: none"> 100% of base earnings for the first six weeks of disability (subject to applicable elimination periods) 60% of base earnings for up to 20 weeks \$4,000 weekly maximum
Basic Long-Term Disability	<ul style="list-style-type: none"> 50% of base salary (up to a benefit maximum of \$15,000 monthly)
Optional Long-Term Disability	<ul style="list-style-type: none"> You may elect an additional 10% for total coverage of 60% of your monthly base salary (up to a benefit maximum of \$15,000 monthly) 100% employee paid

Life Insurance and AD&D

- Basic Life and Accidental Death and Dismemberment (AD&D)
 - Automatically enrolled for 1 x your annual base salary or \$50,000, whichever is greater. Can limit to \$50,000 to avoid imputed income
 - 100% company-paid
- Optional Life Insurance
 - Employee: 1 x to 8 x your base salary, up to maximum benefit of \$2 million
 - Spouse/domestic partner and child options
 - You pay for coverage with after-tax payroll deductions
- Optional AD&D
 - Employee only: 1 x to 10 x your annual base salary, to a maximum benefit of \$2 million
 - Employee + family: 1 x to 10 x your annual base salary, up to a maximum benefit of \$2 million
 - You pay for coverage with after-tax payroll deductions
- Evidence of Insurability (EOI) may be required depending on the coverage level you elect
- Different beneficiaries may be selected for each plan on [NetBenefits](#)

Group Legal Plans through MetLife

- Two plan options — Advantage and Basic
- Both plans provide coverage for legal services, such as:
 - Legal telephone advice and consultations
 - Document preparation
 - Personal injury
 - Will and estate matters

Learn more on [Total Rewards Gateway](#)

Other Voluntary Benefits

- Identify Theft Protection with Norton LifeLock
- Voluntary Life Insurance with MetLife
 - Accident Insurance
 - Critical Illness Insurance
 - Hospital Indemnity Insurance
- Pet Insurance with Nationwide

Learn more on [Total Rewards Gateway](#)

NGCare Employee Assistance Program (EAP) and Work/Life Solutions

- Confidential counseling, support, and resources, at no cost, for all Northrop Grumman employees and eligible family members
- Designed to help with personal and work-related issues
- Provides **8 free sessions** (per person per issue per year) with a licensed clinician
- Work/Life benefits include information, resources, and referrals for **child and elder care, adoption assistance, relocation information** and much more
- EAP counselors and Work/Life Solutions specialists are available **24 hours a day, 7 days a week**

Contact ComPsych at 800-982-8161



My Well-being

My Well-being at NGC

Achieve your goals through the My Well-being Program



Emotional Well-being

Achieve life satisfaction, having a sense of meaning and purpose, and ability to navigate through life's challenges

- NGCare: Confidential Counseling
- Mental Health Resources
- Family Care Support
- Work-Life Solutions
- Support for Managers



Physical Well-being

Taking care of your body, understanding and managing health conditions and maintaining a quality lifestyle

- Well-being Incentive Program
- Voluntary Insurance through MetLife
- Expert Medical Opinion
- Telemedicine
- Health Coaching
- Weight Management
- Tobacco Cessation
- Diabetic Resources
- Cancer Resources



Financial Well-being

Achieving financial safety and security in pursuit of life goals

- NortonLifeLock
- Retirement Plans
- Financial Education
- Fidelity® Personalized Planning & Advice
- Employee Discount Program
- Student Loan Resources
- College Coach
- Legal Support
- Flexible Spending Accounts
- Health Savings Account
- Northrop Grumman Federal Credit Union



Social Well-being

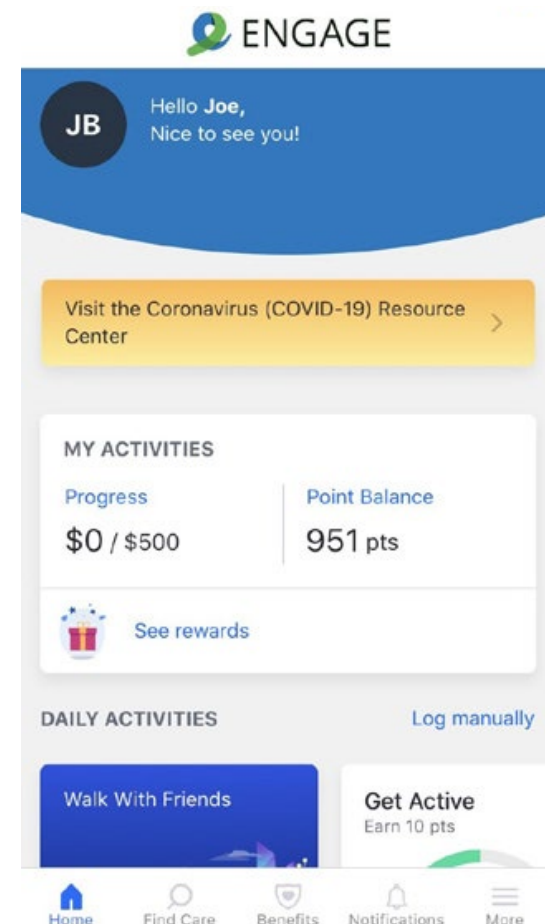
Building positive relationships, social stability and community connectivity

- Employee Resource Groups
- Social Justice and Unity
- Volunteerism & Employee Giving
- Diversity, Equity & Inclusion
- Small Acts of Inclusion
- Achievement Conferences
- BRAVO to our Stars

My Well-being on Engage

Engage – your well-being at your fingertips

- **Earn** and track the well-being incentive
- **Sync** your activity devices and log steps, eating and sleeping patterns and earn reward points for completing self-care activities
- **Participate** and earn points for competing in challenges and completing self-care activities such as Connect, Read, Meditate, Drink H2O, Stretch and the financial assessment on *NetBenefits*
- **Receive** important updates about your benefits and new offerings



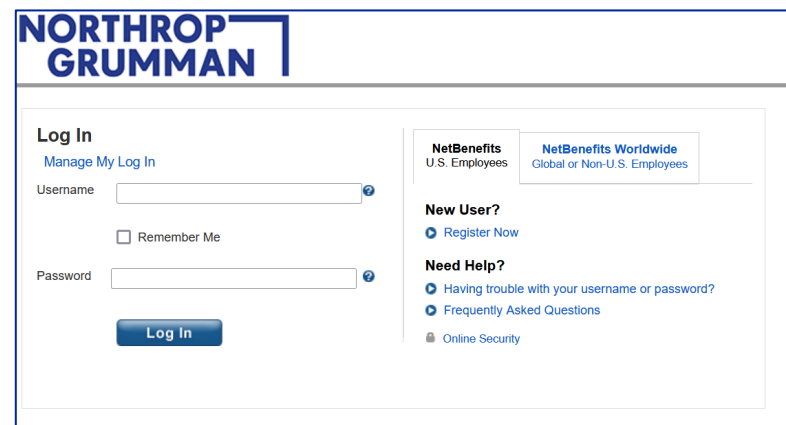
Learn more on [Total Rewards Gateway](#)



Making Your Elections

Making Your Election

- To elect benefits, set up your Fidelity username and password at [NetBenefits](#)
- Your choices remain in effect for the remainder of the plan year, as long as you remain eligible
- You cannot make changes until the next Annual Enrollment period (usually in November) unless you have a qualified life event (e.g., marriage or birth of a child)
- Be sure to designate your beneficiaries for basic and optional life and AD&D



The screenshot shows the Northrop Grumman NetBenefits login interface. At the top left is the Northrop Grumman logo. Below it, the 'Log In' section includes a link for 'Manage My Log In', input fields for 'Username' and 'Password' (each with a help icon), a 'Remember Me' checkbox, and a blue 'Log In' button. To the right, there are two tabs: 'NetBenefits U.S. Employees' (selected) and 'NetBenefits Worldwide Global or Non-U.S. Employees'. Below the tabs, the 'New User?' section has a 'Register Now' link. The 'Need Help?' section includes links for 'Having trouble with your username or password?', 'Frequently Asked Questions', and 'Online Security'.

**You must enroll in your Health & Insurance benefits
within 31 days of your hire date**

Resources

Learn about your benefits
on the Total Rewards Gateway (totalrewards.northropgrumman.com)

- Get information about benefit programs and My Well-being resources
- Make sure to sign in with your NetBenefits log-in to get your personalized snapshot of your pay, retirement, health, career, and work/life benefits

Elect your benefits
at NetBenefits (netbenefits.com/northropgrumman)

- You should be able to enroll in NetBenefits at the end of your first week
- Access your personalized benefits information
- Look for financial wellness and educational opportunities

Questions

If you have benefits questions,

- Visit *Total Rewards Gateway* at totalrewards.northropgrumman.com
- Call the Northrop Grumman Benefits Center (NGBC) at 800-894-4194
 - Representatives are available Monday through Friday 8:30 a.m. to Midnight ET
 - International: Dial the AT&T out-of-country access number 800-894-4194
 - TTY service is available at 711

Questions? Contact the NGBC at 800-894-4194

NORTHROP
GRUMMAN

The logo graphic consists of a thick horizontal line extending from the end of the word "NORTHROP" to the right, and a thick vertical line extending downwards from the end of the word "GRUMMAN". These two lines meet at a right angle, forming an L-shape that frames the top-right corner of the text.