



Welcome To Northrop Grumman

Health and Well-Being Orientation

This Benefits Orientation provides important information about your participation in the Northrop Grumman Health Plan and the Northrop Grumman Savings Plan and applies to most non-represented employees. 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 in this presentation and the provisions of the plan documents, the plan documents will govern. 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.



Effective throughout 2023

Total Rewards Team



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 benefits

Electing your benefits



Northrop Grumman Health Plan

Overview

Northrop Grumman Health Plan Overview

Basic benefits

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

Optional benefits

You must actively enroll to select 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*

*The HSA and Pet Insurance are not part of the Northrop Grumman Health Plan

Who is Eligible for Benefits



Employees

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



Spouse or Domestic Partner

Government requirements and rules surrounding domestic partners are complex.

For more guidance, please call the NGBC.



Child(ren)

Children under the age of 26.

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

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

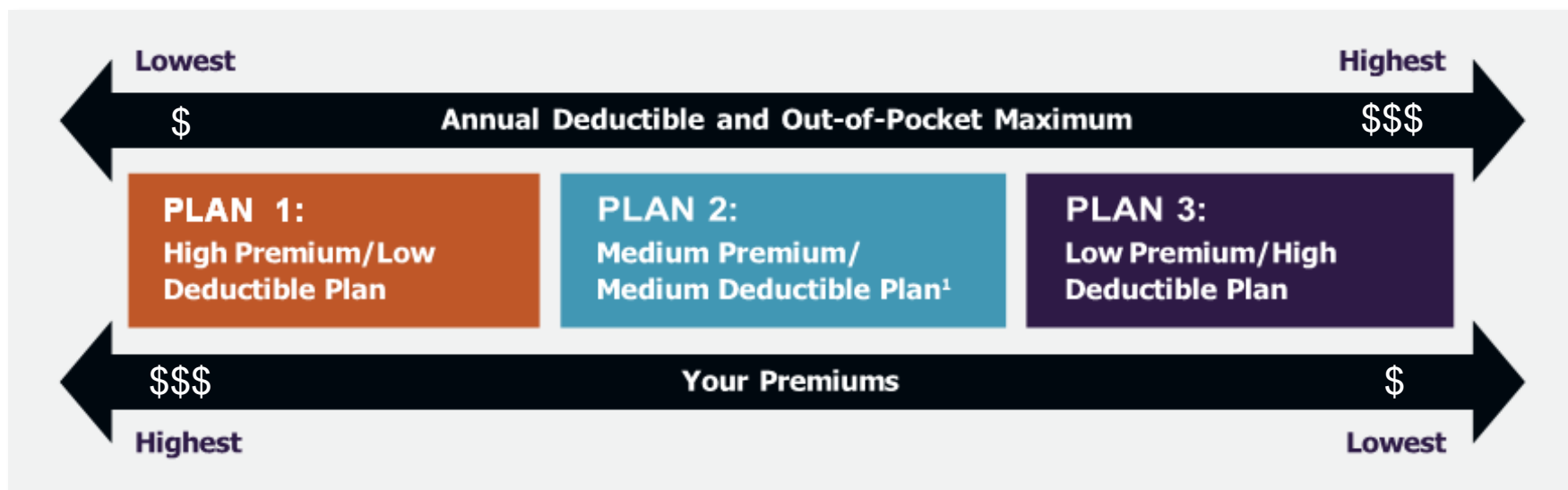


Northrop Grumman Health Plan

Medical Plans

Your Medical Plan Options

There are three Anthem medical plans with a range of premiums, deductibles and out-of-pocket costs.



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

All plan options you are eligible for will be listed on NetBenefits

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 Deductible 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	\$3,000	\$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	<i>After the applicable deductible:</i> 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

Prescription Drug Coverage

CVS/Caremark administers 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%

Network pharmacies and preventive therapy drug list can be viewed at <https://info.caremark.com/oe/ngc>

Learn more about [prescription drug coverage](#) on Total Rewards Gateway

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

If you prefer a higher or lower deductible and premium

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® can be accessed on *NetBenefits*

talk to
alex!



Wellbeing Incentive Program

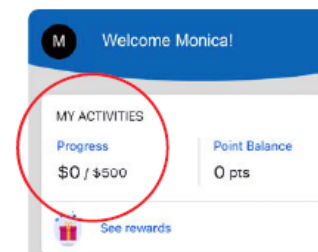
3 Simple Steps to Earn \$500

1

Complete the Engage Health Assessment

by Sept. 30, 2023

In [Engage](#), navigate to “My Activities” and then select “Engage Health Assessment.”

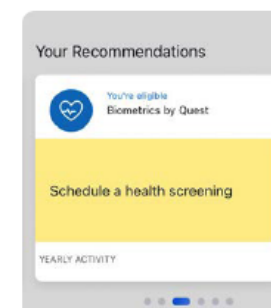


2

Receive an Annual Physical

by Sept. 30, 2023

Complete your annual physical with your primary care physician (PCP). If you don't have a PCP, you can search for one on Engage. As an alternative, you can complete a **wellness screening** with Quest Diagnostics.

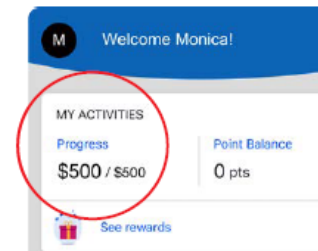


3

Verify Completion of Activities in Engage

by Oct. 31, 2023

In Engage, navigate to “My Activities” and ensure the “Progress” section displays **\$500/\$500**. You'll receive \$500 via paycheck or HSA if eligible.



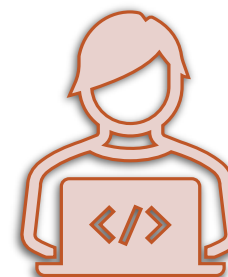
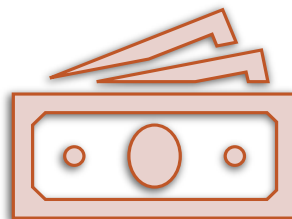
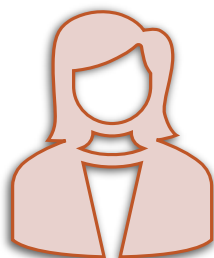


Northrop Grumman Health Plan

Tax-Advantaged Accounts

Tax-Advantaged Accounts

Health Savings Account (HSA)



Set aside money on a pre-tax basis to be used for eligible 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

You can set up your HSA through NetBenefits, 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.



Tax-Advantaged Accounts

Flexible Spending Account (FSA)

Two Types of Health Care FSAs	General-purpose Health Care FSA For non-HSA participants to use for qualified medical, dental and vision expenses
	Limited-purpose Health Care FSA 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

There is a limit to how much of your Health Care FSA funds roll over for use in future years. Unused amounts in excess of the limit 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 and Vision Plans

Your Dental Plan Options

	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

Your Vision Plan Options

	Vision Care Plus Plan	Vision Care Plan
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-Term and Long-Term Disability Insurance,
Life and Accidental Death & Dismemberment
Insurance, Group Legal Plan***

Short-Term 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-Term 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 Accidental Death & Dismemberment

Basic Life and Accidental Death and Dismemberment (AD&D)

- Automatically enrolled for 1x your annual base salary or \$50,000, whichever is greater.
- 100% company-paid

Optional Life Insurance

- Employee: 1x to 8x 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: 1x to 10x your annual base salary, to a maximum benefit of \$2 million
- Employee + family: 1x to 10x your annual base salary, up to a maximum benefit of \$2 million
- You pay for coverage with after-tax payroll deductions

Different beneficiaries may be selected for each plan on NetBenefits

Evidence of Insurability (EOI) may be required depending on the coverage level you elect

Group Legal Plans through MetLife

	Advantage Plan		Basic Plan
Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Identity Theft Defense • Negotiations with Creditors 	<ul style="list-style-type: none"> • LifeStages Identity Restoration • Promissory Notes • Tax Preparation 	<ul style="list-style-type: none"> • LifeStages Identity Restoration
Home & Real Estate	<ul style="list-style-type: none"> • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Sale or Purchase of Home • Zoning Applications • Tenant Negotiations 	<ul style="list-style-type: none"> • No coverage
Estate Planning	<ul style="list-style-type: none"> • Codicils • Simple & Complex Wills • Revocable & Irrevocable Trusts 	<ul style="list-style-type: none"> • Living Wills • Power of Attorney 	<ul style="list-style-type: none"> • Codicils • Complex Wills • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Affidavits • Conservatorship (Uncontested) • Divorce (20 hours) • Garnishment Defense • Guardianship (Uncontested) 	<ul style="list-style-type: none"> • Protection from Domestic Violence • Review of Personal Legal Document • Adoption • Prenuptial Agreement • Insurance Claims 	<ul style="list-style-type: none"> • Demand Letters • Review of Personal Legal Document
Civil Lawsuits	<ul style="list-style-type: none"> • Disputes over Consumer Goods & Services • Civil Litigation Defense 	<ul style="list-style-type: none"> • Pet Liabilities • Small Claims Assistance 	<ul style="list-style-type: none"> • No coverage
Elder-Care Issues	<ul style="list-style-type: none"> • Medicaid • Medicare 	<ul style="list-style-type: none"> • Powers of Attorney • Nursing Home Agreements 	<ul style="list-style-type: none"> • Same as Advantage Plan
Traffic & Criminal Matters	<ul style="list-style-type: none"> • Defense of Traffic Tickets • Driving Privileges Restoration 	<ul style="list-style-type: none"> • Felony Defense • License Suspension Due to DUI 	<ul style="list-style-type: none"> • No coverage

For a complete list and additional information visit [MetLife Legal](#)

Other Voluntary Benefits

- [Identify Theft Protection](#) with Norton LifeLock
- [Voluntary 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

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**

Learn more about [NGCare](#) on Total Rewards Gateway



My Well-being Benefits

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



Engage

Your Well-being Assistant

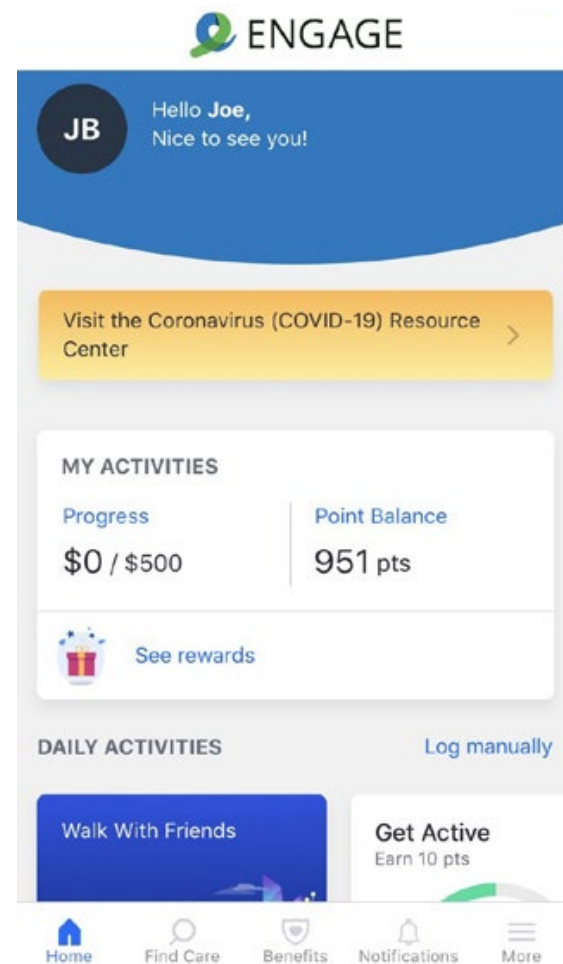
Engage is your personalized, well-being assistant provided by Northrop Grumman at no cost to you.

Earn and track the well-being incentive

Win prizes by earning points for self-care activities. Sync your activity devices to log steps, eating and sleeping patterns, and more.

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 about [Engage](#) on Total Rewards Gateway



Electing Your Benefits

Making Your Election

- To elect benefits, set up your Fidelity NetBenefits username and password at netbenefits.com/northropgrumman
- Your choices remain in effect for the remainder of the plan year, as long as you remain eligible for benefits
- 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 life, optional life and AD&D



Log In

[Manage My Log In](#)

Username

☐ Remember Me

Password

Log In

NetBenefits
U.S. Employees

NetBenefits Worldwide
Global or Non-U.S. Employees

New User?

[Register Now](#)

Need Help?

[Having trouble with your username or password?](#)

[Frequently Asked Questions](#)

[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
- No login necessary
- After your first 30 days, you'll be able to log in to Total Rewards Gateway with your NetBenefits username and password. Once logged in you'll see a personalized snapshot of your pay, retirement, health, career, and work/life benefits.

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

- Enroll in NetBenefits at the end of your first week
- Access your personalized benefits information
- Look for financial wellness and educational opportunities



Questions?

Visit **Total Rewards Gateway** at
totalrewards.northropgrumman.com

- Get detailed information about Northrop Grumman benefits

Call the **Northrop Grumman
Benefits Center (NGBC)** at
800-894-4194

- Representatives available Monday through Friday 8:30 a.m. to Midnight ET
- TTY service is available at 711

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" to the right, forming an L-shape.