

# Total Rewards to help you define what's possible

*Make your benefit elections for 2024*



**Enroll in your  
2024 benefits**

Oct. 19–Nov. 10



**Your 2024 Annual Enrollment Guide**

**NORTHROP  
GRUMMAN**

# Enroll in three steps:

1

## Discover what's new

- New **healthcare navigation and care coordination** service, powered by Quantum Health
- Expanded **Vida Health program**, including weight management
- New **Flexible Spending Account (FSA)** vendor
- Check out your coverage options starting on **page 8** for additional updates

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## Enroll

**from Oct. 19–Nov. 10**  
on Fidelity NetBenefits® at

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

If you don't act, your current benefits will continue in 2024 (except for Health Savings Account (HSA) or FSA elections, which you must make each year during Annual Enrollment).

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**NEW  
for  
2024**

Look for this icon to learn about new programs or key changes.

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## Examine all your options

Read this guide, explore the **Total Rewards Gateway** and attend our **Total Rewards EXPO**



Annual Enrollment takes place from Oct. 19 to Nov. 10. During this time, you can review and make changes to your benefits, including health coverage for 2024, learn about new offerings and enroll.

For 2024, Northrop Grumman is adding a **new healthcare navigation and care coordination service** to your benefits package. We know healthcare can be complex, so we are proud to offer this service, powered by Quantum Health, to help simplify, personalize and further improve your healthcare experience. Offered to all benefits-eligible U.S. employees at no additional cost, this service will help you and your family confidently navigate your health benefits including choosing the right medical plan, finding a doctor and helping with complicated medical situations. This exciting new service will help participants make informed decisions about their care plans.

Also for 2024:

- The Well-Being Incentive Program requirements will be simplified, allowing for more alternatives to receive your incentive.
- Vida Health will expand their services to include new weight management offerings in addition to their smoking cessation and stress reduction programs.
- Fidelity will replace Health Equity as the Flexible Spending Account (FSA) vendor.
- Delta Dental will cover fluoride treatments at no cost for all plan participants, including adults and children.
- There will be new Health Savings Account (HSA) and FSA contribution limits.
- Medical plan deductibles will change to meet IRS limit requirements.

Learn about our benefits and programs today so you can make the best coverage decisions for you and your family's financial, physical, social and emotional well-being in the coming year.

Stay well,

# Attend Our 2023 Total Rewards EXPO

Learn about the well-being resources available to you and your family.

Visit our Virtual EXPO 24/7 from Oct. 19–Nov. 10 to:

- Access vendor resources
- Chat with vendors and benefits team members
- Earn a chance to win prizes

[Visit Now](#)



For a list of in-person events at certain locations, [click here](#).

## Attend a live webinar to learn more about your 2024 benefits programs

Watch a benefits overview for the first 30 minutes, then chat with our benefits team and the vendor representatives listed below.

**Tuesday, Oct. 24**

12-2 p.m., ET

**Thursday, Nov. 2**

3-5 p.m., ET

*Quantum Health*

*NGCare*

*SWORD*

*Rx Savings Solutions*

*Vida Health*

*Bright Horizons*

Closed captioning will be available during the benefits overview, and a recording will be available on Oct. 25. Please note, this schedule is subject to change. Visit the **Total Rewards EXPO** for the latest information.





# Thrive with our new healthcare navigation and care coordination service, powered by Quantum Health

We're simplifying and further enhancing your healthcare experience with navigation and care coordination through Quantum Health. Available at no cost to you, Quantum Health can help you and your family confidently navigate your health benefits, as well as the cost and complexity of healthcare.

**Starting Jan. 1, 2024**, Quantum Health will be available to all benefits-eligible U.S. employees. Services differ based on your medical plan, as shown in the table below. Spouses or domestic partners enrolled in a Northrop Grumman medical plan can also participate.

**With Quantum Health, you'll have access to Care Coordinators**—a team of nurses, claims specialists and benefits experts—who exclusively support Northrop Grumman employees and their families. Care Coordinators will know our benefits and can offer personalized assistance with your well-being needs.

For more information, visit [myquantumforngc.com](https://myquantumforngc.com).

## A simplified Well-being Incentive Program\*

**Earn \$500** by completing our simplified Well-being Incentive Program by Sept. 30, 2024:

1. Complete an annual physical.
- OR**
2. Complete a well-being assessment through Quantum Health (online or via the app) **and** your biometric screening through Quest.

Engage will no longer be available after Dec. 31, 2023. Register with Quantum Health on or after Jan. 1, 2024 to track and receive your incentive.

[Learn More](#)

**Did you know?** Your enrolled spouse or domestic partner can also register and complete the above steps for **another \$500!**

\*Participants in the HMSA, Kaiser Hawaii and Tricare Supplement plans aren't eligible for the Well-being Incentive Program. Baltimore and Sunnyvale-represented employees are eligible for the Annual Physical Incentive.

## Quantum Health services by plan

See below for a list of the services Quantum Health offers based on your medical plan enrollment.

Support	Anthem Medical Plan	Non-Anthem Medical Plan
Explain Northrop Grumman's health and well-being benefits	✓	✓
Recommend benefit solutions	✓	✓
Provide contacts for specific benefits	✓	✓
Review dental and vision coverage	✓	✓
Manage the Well-being Incentive Program*	✓	✓
Find in-network providers	✓	
Contact providers to coordinate treatment	✓	
Help navigate complicated medical situations and review treatment options	✓	
Verify insurance coverage and get prior approval if needed	✓	
Solve claims issues and explain your medical bills	✓	
Discuss drug costs and coverage or concerns with prescriptions	✓	
Decide appeals of medical claim determinations	✓	

# Other Changes for 2024



We're excited to announce the following benefits changes effective Jan. 1, 2024:



## Flexible Spending Accounts (FSAs) are moving to Fidelity

Our Health Care and Dependent Care FSAs will be administered by Fidelity. This allows you to see your FSA information along with information on your other accounts and programs administered by Fidelity—all in one place. Note that you'll receive a new debit card from Fidelity to cover both FSA and HSA expenses, as applicable, at your home mailing address by Jan. 1, 2024.

You'll need to submit any 2023 health care FSA claims by March 31, 2024 on the Health Equity site.

[Learn More »](#)



## Expansion of Vida Health programs

Vida Health is expanding their services to include weight management in addition to stress reduction and smoking cessation. The Vida weight management program will replace the current WeightWatchers reimbursement program.

[Learn More »](#)



## Delta Dental plans will include fluoride treatments for adults

Currently, Delta Dental plans only include fluoride treatments for children enrolled in Northrop Grumman dental coverage. Starting in 2024, Delta Dental will expand coverage for fluoride treatments to cover adults, as well as children.

[Learn More »](#)

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

## LiveHealth<sup>®</sup> Online brings the doctor to you!

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, including dermatology, psychiatry and psychology. New parents? Learn more about pediatric visits with children of any age.

[Learn More](#)



## Get Help Choosing

The ALEX<sup>®</sup> 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. 19–Nov. 10**  
**at [netbenefits.com/northropgrumman](https://netbenefits.com/northropgrumman).**

# Our Total Rewards in Action

## 2023 Highlights

Our Total Rewards program encourages employees to improve their physical, emotional, social and financial well-being. See how employees like you took advantage of these programs in 2023.



### 931

participants attended a Fidelity **Wealth Webinar Wednesday** to learn more about finances, budgeting and saving.

### 29,000+

employees enrolled in **MetLife's Voluntary Insurance**—accident, critical illness, or hospital indemnification plans. Enroll today and earn \$50 for any completed health screening.



### \$1.9M

saved through **Employee Discounts** on gym memberships, travel, entertainment and other services.

### 3,104

employees and family members used **NGCare** to receive counseling to help strengthen relationships, manage stress, anxiety, life transitions and more.

### \$6.2M

saved in legal fees for advice, consultation tax preparation and more through **MetLife Legal Plans**.



### 2,446

employees received backup caregiver support through **Bright Horizons** for child or elder care.

### 3,669

employees completed Fidelity's **Financial Wellness Check-up** to learn tips that help them save for now and the future.

### 480

one-on-one **College Coach** consultations helped employees and dependents prepare for college, with lists tailored for students, essay review, interview prep, on-line resources, financing strategies and a host of other services.



# Your 2024 Health and Insurance Coverage Options



## Medical



See the table below for an IRS-required deductible increase under Plans 2 and 4.

We continue to offer a choice of medical plans administered by Anthem, Health Maintenance Organizations (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's important to you. Consider whether you need a plan with a lower deductible but with a higher monthly employee contribution, or a higher deductible with a lower monthly employee contribution. Below is a comparison of key features and monthly employee contributions. [Learn More »](#)

	PLAN 1: High Premium/Low Deductible Plan¹	PLAN 2: Medium Premium/Medium Deductible Plan²	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	\$3,200 (new for 2024)	\$5,250
You + Family	\$2,000	\$3,400	\$6,750
Annual In-network Medical Cost-Sharing			
Preventive	100% coverage		
Non-preventive	20% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
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 <a href="#">CVS/caremark</a> for details.		
Non-preventive	After the applicable deductible: <ul style="list-style-type: none"><li>• Generic: 20%</li><li>• Preferred Brand: 25%</li><li>• Non-preferred Brand: 35%</li><li>• Specialty: 25% (\$400 max)</li></ul>		
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	\$136.62	\$48.92	\$21.23
You + Spouse	\$290.77	\$142.62	\$57.23
You + Children	\$248.31	\$119.54	\$48.92
You + Family	\$384.92	\$173.54	\$74.31

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

<sup>2</sup>Includes 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).

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

<sup>4</sup>These 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.





# Dental



Fluoride treatments will now be included for all Delta Dental participants.

[Learn More »](#)

	Platinum Dental Plan	Dental Care Plus Plan	Dental Care Plan	Preventive Care Plan
All plans provide 100% coverage for nationally recommended preventive care services with no deductible requirement.				
<b>Deductible</b> Deductible amounts accumulate separately for each network. For example, amounts applied to the PPO Network deductible don't also apply to the Premier Network deductible (and vice versa).				
<b>Employee Only</b> (Family deductible is 2x employee deductible)	N/A	<ul style="list-style-type: none"> <li>\$100 PPO Network</li> <li>\$150 Premier Network</li> <li>\$200 Out-of-Network</li> </ul>	<ul style="list-style-type: none"> <li>\$100 PPO Network</li> <li>\$150 Premier Network</li> <li>\$200 Out-of-Network</li> </ul>	\$0 (In- and Out-of-Network)
<b>Annual maximum per person</b> (in- and out-of-network combined)	\$4,000	<ul style="list-style-type: none"> <li>PPO Network: \$2,500</li> <li>Premier Network: \$2,000</li> <li>Out-of-Network: \$1,500</li> </ul>	<ul style="list-style-type: none"> <li>PPO Network: \$1,500</li> <li>Premier Network: \$1,250</li> <li>Out-of-Network: \$1,000</li> </ul>	\$500
<b>Orthodontia lifetime maximum<sup>1</sup> per person</b> (in- and out-of-network combined)	\$6,000	<ul style="list-style-type: none"> <li>PPO Network: \$3,000</li> <li>Premier Network: \$2,000</li> <li>Out-of-Network: \$1,500</li> </ul>	Not covered	Not covered

<sup>1</sup>There is one lifetime maximum, even if you change to another PPO dental plan option. In other words, your lifetime maximum doesn't 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 [patient fee schedule](#) for more information.



# Vision

[Learn More »](#)

	Vision Care Plus Plan	Vision Care Plan
<b>Exams</b>	Covered once every year <ul style="list-style-type: none"> <li>\$10 copay</li> </ul>	Covered once every year <ul style="list-style-type: none"> <li>\$10 copay</li> </ul>
<b>Eyeglass Lenses</b>	Covered once every year <ul style="list-style-type: none"> <li>Standard progressive lenses: \$0 copay</li> <li>Scratch-resistant coating: \$0 copay</li> </ul>	Covered once every year <ul style="list-style-type: none"> <li>Standard progressive lenses: \$0 copay</li> <li>Premium and custom progressive lenses: \$30 copay</li> </ul>
<b>Eyeglass Frames</b>	Covered once every year <ul style="list-style-type: none"> <li>Plan pays up to \$200</li> </ul>	Covered once every two years <ul style="list-style-type: none"> <li>Plan pays up to \$150</li> </ul>
<b>Contact Lenses</b>	Covered once every year (instead of eyeglasses) <ul style="list-style-type: none"> <li>Plan pays up to \$200</li> <li>Exam: \$60 copay</li> </ul>	Covered once every year (instead of eyeglasses) <ul style="list-style-type: none"> <li>Plan pays up to \$130</li> <li>Exam: \$60 copay</li> </ul>
<b>VSP Options Program</b>	<ul style="list-style-type: none"> <li>Additional frame or contact lens allowance</li> <li>Full coverage on progressive and light-reactive lenses</li> <li>Anti-glare coating and more...</li> </ul>	Not applicable

# 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. [Learn More »](#)

If you enroll in Plan 2, 3 or 4, or the Kaiser Health Savings Account (HSA) Plan, the company will contribute to your Health Savings Account (HSA) if you complete the Well-being Incentive Program. However, you'll first need to actively enroll in an HSA and enter a contribution amount.

	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. The Limited Purpose Health Care FSA doesn't reimburse for medical expenses	All benefits-eligible employees	Participants in these plans: <ul style="list-style-type: none"><li>Plan 2: Medium Premium/Medium Deductible Plan</li><li>Plan 3: Low Premium/High Deductible Plan</li><li>Plan 4: Medium Premium/Deductible Utah Extended Network Plan</li><li>Kaiser HSA-eligible plans</li></ul>
2024 contribution limit	<b>\$3,050</b>	<b>\$3,050</b>	\$5,000, or \$3,000 if you earn more than \$150,000 annually; or, \$2,500 if you're married but filing income taxes separately from your spouse	<ul style="list-style-type: none"><li><b>\$4,150</b> employee-only coverage</li><li><b>\$8,300</b> family coverage</li><li>PLUS an additional \$1,000 if you're age 55 or older by the end of 2024</li></ul>

## 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.

### Other important information to consider:

- To contribute to an FSA in 2024, you must elect it during Annual Enrollment. Any 2023 plan year funds, up to \$610, left credited to your Health Care FSA may carry over to the 2024 plan year (as long as you enroll in an FSA for 2024). Unused amounts left credited to the Dependent Day Care FSA don't carry over and will be forfeited.
- You can open an HSA at any time, but to start contributing in January, you must elect during Annual Enrollment and open an account.
- You own your HSA. It is not part of the Northrop Grumman Health Plan.
- Keep in mind that any contribution Northrop Grumman makes counts against the IRS contribution limit.
- Please note:** If you choose not to make HSA contributions out of your pay, you must still have an HSA through NetBenefits to receive your well-being incentive as an HSA contribution.
  - If you haven't yet opened an HSA and don't want to make HSA contributions, you'll need to manually set your contribution at \$0 after you open it. If you have an existing HSA account, it will be automatically set to \$0.



Health care HSA and FSA contribution limits are increasing in 2024, so you can save more (and lower your taxes)! See the table above for the new limits in bold.



### Don't forget:

Fidelity will be your new FSA vendor in 2024. FSA participants will receive a new debit card by Jan. 1, 2024.

# Other Benefits

## Provided by Northrop Grumman at No Cost to You



### NGCare

- Confidential guidance and support to employees, family and household members
- Get help reaching goals, managing stress and anxiety or coping with adversity
- Visit [NGCare](#) to learn more



### Short-term Disability (STD)\*

- Up to 100% of base earnings for the first six weeks of disability if you're unable to work due to illness or injury
- 60% of base earnings for up to 20 weeks



### 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



### Long-term Disability (LTD)\*

- 50% of your monthly base salary if you're unable to work due to illness or injury beyond your STD coverage

**Did you know?** You need to designate beneficiaries separately for your life and other insurance coverage, and for your retirement savings plans. Just log on to [NetBenefits](#) and click your profile icon at top right to review and update.

## Other Benefits to Consider

### Enroll during Annual Enrollment



### Voluntary Insurance

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

#### Available through MetLife

- MetLife pays you directly, rather than a healthcare provider, in case of an emergency or accident
- You and each covered dependent are eligible for \$50 for completing certain screenings

[Learn More »](#)



### Group Legal Plan

#### Available through MetLife Legal Plans

- Choose between two benefit levels: Basic or Advantage
- Easy access to legal counsel for many types of situations with no additional fee
- Free tax preparation services through TurboTax for employees enrolled in the Advantage Plan

### Enroll Year-Round



### NortonLifeLock Identity Protection

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



### Supplemental Life, Accident & Disability (AD&D) 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
- Optional LTD insurance – purchase an additional 10% of LTD insurance



### Pet Insurance

#### Available through Nationwide

Cover your dog, cat, bird, rabbit, reptile or other exotic pet and pay your premiums through convenient payroll deductions (Learn more and enroll [here](#))

\*See the [NGHP SPD](#) for plan details. Represented employees should refer to their collective bargaining agreement for eligibility information. Employees in certain Strategic Business Units (SBUs) may have a different benefit.

# Resources

If you have questions or need more information to make your elections, explore these resources:



## NetBenefits

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

View plan details, enroll or make changes to your benefits, update beneficiaries and more!

You can also find helpful resources including articles, videos, modeling tools and more by clicking *Plan & Learn* at the top of the home page.



## Summary Plan Description (SPD)

### Total Rewards Gateway

Review complete details of our health plan's benefits and coverage.



## Total Rewards Gateway

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

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

Log in to see the personalized total value of your pay and benefits.



## Northrop Grumman Benefits Center (NGBC)

**800-894-4194**

Call 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 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](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**.

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 doesn't 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.