

Health & 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.

Agenda

What We'll Cover Today

Total Rewards Overview

Healthcare and Insurance 101

Getting Started

Optional Benefits

Basic Benefits

Other Benefits

Total Rewards

At Northrop Grumman, well-being isn't just another program, it's part of our commitment to supporting our employees emotionally, financially, physically and socially.



myHealth



myFinancial Planning



myWork/Life



myPay

- Medical/RX Plans
- Healthcare Navigation Service
- Well-being Incentive Program
- Dental
- Vision
- Health Savings Account (HSA) and Flexible Spending Account (FSA)
- NGCare Mental Health Support
- Personalized Health Coaching
- Expert Medical Opinion Program
- Virtual Physical Therapy
- Life and Disability Insurance

Visit the **Total Rewards Gateway** at totalrewards.northropgrumman.com for more information on these resources



- Career Development Hub
- Education Assistance Program
- Paid Time Off
- Paid Parental Leave
- Flexible Work Schedules
- Adoption Assistance
- Discounted Childcare, Elder Care Support
- Discounted Pet Insurance
- Employee Resource Groups (ERGs)
- Community Service Grants
- Charitable Gift Matching
- Employee Discount Program
- Identity Theft Protection
- Legal and Tax Support

Visit the **Total Rewards Gateway** at totalrewards.northropgrumman.com for more information on these resources

Healthcare & Insurance 101

Health insurance coverage

Basic terminology

Calculating a plan

Other health insurance
considerations



Healthcare and Insurance 101

Northrop Grumman partners with health insurance companies to offer a range of plans that fit you and your family’s needs.

How does health insurance work?

- **Each plan has a Premium.** The Premium is the cost of your plans. Premiums may change periodically. Your share of the premium is called your contribution.
- **Most health plans have a deductible.** A deductible is how much you must pay out-of-pocket for care until your insurance begins to share a percentage of the costs. Northrop Grumman offers high, medium, and low deductible options. A high deductible option will have a low premium and a low deductible option will have a high premium.
- **Once you meet your deductible NG begins to share the cost for services.** For example, your health plan may pay 80% of your medical costs and you may pay 20%. **This is called “coinsurance.”** Most insurance ID cards show your deductible and coinsurance.
- **Preventive care is typically covered 100% even before you meet your deductible.** This includes things like your annual physical, a flu shot, vaccinations for kids, certain wellness screenings, and more.
- **You save money when you stay in-network.** Network providers agree to give lower rates to the insurance company’s customers. You can usually find a list of network providers on your health insurance website, or by calling Quantum Health and asking them for a list of in-network providers. This is a key part of how health insurance works to help keep your costs low.

| Term | Definition |
|------------------------------|--|
| Copay | The fixed amount you pay at the time of health care services. <i>(not all plans have copays)</i> |
| Deductible | The amount you must pay for health care services before your health insurance plan begins to share the cost. |
| Coinsurance | The percentage you pay for health care services once you reach your deductible. |
| Out-of-pocket maximum | The amount of out-of-pocket costs you pay in a plan year before your health insurance plan pays 100% of your eligible health care costs. |

For plan specifications, please refer to your [Summary Plan Document](#) and [Summaries of Benefits and Coverage](#) on the Total Rewards Gateway



Healthcare and Insurance 101

Our employees pay a monthly contribution rate for their base salary up to \$100,000, plus a percentage of their base salary over \$100,000. The following are costs for our Anthem plan options.

| Plan Options and Coverage Levels | | Column A | Column B |
|---|-----------------------|--|--|
| | | 2024 Monthly Employee Contribution for Base Salary up to \$100,000 | Percentage of Base Salary over \$100,000 up to Maximum Monthly Employee Contribution |
| Low Premium/ High Deductible Plan (an HSA-eligible plan) | Employee Only | \$46 | 0.4% up to \$144.83 |
| | Employee + Spouse/DP | \$124 | 1.0% up to \$304.14 |
| | Employee + Child(ren) | \$106 | 0.8% up to \$246.21 |
| | Employee + Family | \$161 | 1.4% up to \$376.56 |
| Medium Premium/ Medium Deductible Plan (an HSA-eligible plan) | Employee Only | \$106 | 0.6% up to \$394.22 |
| | Employee + Spouse/DP | \$309 | 1.4% up to \$827.86 |
| | Employee + Child(ren) | \$259 | 1.2% up to \$670.18 |
| | Employee + Family | \$376 | 2.2% up to \$1,024.97 |
| High Premium/ Low Deductible Plan | Employee Only | \$296 | 1.1% up to \$770.95 |
| | Employee + Spouse/DP | \$630 | 2.4% up to \$1,619.00 |
| | Employee + Child(ren) | \$538 | 2.2% up to \$1,310.62 |
| | Employee + Family | \$834 | 3.6% up to \$2,004.47 |

For employees that make over \$100,000 this formula below will help you calculate how much you will pay.

Here's How it Works...

| | | | | |
|----------------------|---|---|---|------------------------------------|
| Amount from Column A | + | (% from Column B x Base Salary over \$100,000) ÷ 12 | = | Monthly Medical Plan Contributions |
|----------------------|---|---|---|------------------------------------|

For Example...

| If you enroll in the... | And your base salary is... | Column B |
|--|----------------------------|--------------------------------------|
| Low Premium/High Deductible Plan — Employee Coverage | \$115,000 | \$46 + (0.4% x 15,000) ÷ 12 = \$51 |
| Medium Premium/Medium Deductible Plan — Employee + Family Coverage | \$148,000 | \$376 + (2.2% x 48,000) ÷ 12 = \$464 |



Healthcare and Insurance 101

| | PLAN 1: High Premium/Low Deductible Plan ¹ | PLAN 2: Medium Premium/Medium Deductible Plan ² | 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 CVS/caremark for details. | | |
| Non-preventive | After the applicable deductible. <ul style="list-style-type: none"> • Generic: 20% • Preferred Brand: 25% • Non-preferred Brand: 35% • Specialty: 25% (\$400 max) | | |
| 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 |

*Note: The information on this chart exemplifies your expenses under the plans administered by Anthem.

High Premium/Low Deductible

for an employee that makes ≤ \$100,000

Premium Per Year: **\$3,552.12**, Per bi-weekly paycheck: \$136.62

Deductible: \$1,000

Total amount paid if you hit your deductible: **\$4,552.12**

Out-of-Pocket Maximum: \$2,000

Total amount paid if you hit your out of pocket max: **\$5,552.12**

Note: Payments made towards your deductible count towards your out-of-pocket max

Low Premium/High Deductible

for an employee that makes ≤ \$100,000

Per Year: **\$552**, Per paycheck: \$21.23

Deductible: \$3,500

Total amount paid if you hit your deductible: **\$4,052**

Out-of-Pocket Maximum: \$6,500

Total amount paid if you hit your out-of-pocket max: **\$7,052**

For plan specifications, please refer to your [Summary Plan Document](#) and [Summaries of Benefits and Coverage](#) on the Total Rewards Gateway



Healthcare and Insurance 101

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| Annual In-network Medical Cost-Sharing | | | |
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| 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 CVS/caremark for details. | | |
| Non-preventive | After the applicable deductible: <ul style="list-style-type: none"> • Generic: 20% • Preferred Brand: 25% • Non-preferred Brand: 35% • Specialty: 25% (\$400 max) | | |
| 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 |

*Note: The information on this chart exemplifies your expenses under the plans administered by Anthem.

High Premium/Low Deductible for an employee that makes \$148,000

Premium Paid Per Year: **\$4,080**

Deductible: \$1,000

Total amount paid if you hit your deductible: **\$5,080**

Out-of-Pocket Maximum: **\$2,000**

Total amount paid if you hit your out of pocket max: **\$6,080**

Note: Payments made towards your deductible count towards your out-of-pocket max

Low Premium/High Deductible for an employee that makes \$148,000

Premium Paid Per Year: **\$744**

Deductible: \$3,500

Total amount paid if you hit your deductible: **\$4,244**

Out-of-Pocket Maximum: \$6,500

Total amount paid if you hit your out-of-pocket max: **\$7,244**

For plan specifications, please refer to your [Summary Plan Document](#) and [Summaries of Benefits and Coverage](#) on the Total Rewards Gateway



Healthcare and Insurance 101

Calculating the right plan*

*totals are rounded estimates

| *assumes in-network providers | High Premium/ Low Deductible | Medium Premium/ Medium Deductible | Low Premium/ High Deductible |
|--|--------------------------------------|--------------------------------------|--------------------------------------|
| Determine the yearly premium | \$3,552 | \$1,271 | \$552 |
| Determine the deductible <i>(out of pocket costs you need to spend before insurance coverage begins)</i> | \$1,000 | \$1,700 | \$3,500 |
| Determine co-insurance terms | After deductible, insurance pays 80% | After deductible, insurance pays 80% | After deductible, insurance pays 70% |
| Estimated Annual Costs | \$10,000 | \$10,000 | \$10,000 |
| Total out of pocket you pay <i>(deductible + coinsurance % of remaining)</i> | \$2,800 | \$3,360 | \$5,450 |
| Total premium + out of pocket | \$6,352 | \$4,631 | \$6,002 |
| Estimated Annual Costs | \$5,000 | \$5,000 | \$5,000 |
| Total out of pocket you pay | \$1,800 | \$2,360 | \$3,950 |
| Total premium + out of pocket | \$5,352 | \$3,631 | \$4,502 |
| Estimated Annual Costs | \$1,000 | \$1,000 | \$1,000 |
| Total out of pocket you pay | \$1,000 | \$1,000 | \$1,000 |
| Total premium + out of pocket | \$4,552 | \$2,271 | \$1,552 |



Other considerations when determining a plan

- **Do you want to contribute funds to a Health Savings Account (HSA)* or Flexible Spending Account (FSA)?** Both involve pre-tax money taken from your paycheck that can be put towards eligible health costs. By using untaxed dollars to pay for deductibles, copayments, coinsurance, and some other expenses, you may be able to lower your out-of-pocket health care costs.
 - **HSA funds** are available after each paycheck and do not expire at the end of the year. They can also be invested and continue to grow tax-deferred.
 - **FSA funds** are available on the first day of your plan year and only a small percentage of unused funds (if any) can roll-over.
- * Not all plans are eligible for an HSA. Employees enrolled in a high-deductible health plan (HDHP) through the Northrop Grumman Health Plan may be able to establish and contribute to a Health Savings Account (HSA)*
- **Enroll in Voluntary Health Insurance.** These are supplemental plans that provide payouts or financial assistance to help with any extra, out-of-pocket expenses that health insurance may not cover.
 - Northrop Grumman offers Accident, Critical Illness, and Hospital Indemnity insurance through MetLife
 - Voluntary health insurance can be one option for individuals who are interested in a low premium, but are looking for additional coverage

Considerations for HSA/FSA or Voluntary Insurance:

- You want to grow money in your HSA to use on future medical expenses
- Anticipated upcoming procedure/surgery
- Anticipated birth
- Anticipated unexpected hospital visits for injuries like broken bones and sprains

For more information on HSAs / FSAs go to [myHealth](#) on the Total Rewards Gateway

Section 3

Getting Started

Accessing your benefits

Eligibility

Healthcare Navigation Service

Electing Benefits



Enrolling in Benefits

Fidelity NetBenefits

Where you go to enroll in benefits, report a life event, and manage your retirement savings and HSA/FSA accounts.

<http://www.netbenefits.com/northropgrumman>

Access: Within a few days (and up to 2 weeks) of your hire date, you'll receive an email from the Northrop Grumman Benefits Center giving you access to *NetBenefits* and prompting you to log in and make your elections. This should be sent to your Northrop Grumman email address, but if you have a pre-existing Fidelity account, make sure to check your personal email.

Healthcare: You have 31 days from your hire date to enroll in benefits such as medical, dental and vision. Once you have NetBenefits access, log in and follow the enrollment prompts. **Your coverage will be retroactive to your hire date.** If you miss the enrollment period, you won't be able to enroll in benefits until the next plan year, unless you experience a qualified life event that permits a change.

Retirement Savings: Once you have access to NetBenefits, log in and select your desired Northrop Grumman Savings Plan contribution amount. Eligible employees who do not make a selection **within 45 days** are automatically enrolled at 4% of their pay. If you do not wish to enroll, you must log in to NetBenefits and set your contribution to 0%. You can review or change your contributions or investment elections at any time.

ACCESS & DEADLINES



Home

Accounts & Benefits

Plan & Learn

Portfolio total

\$77,977.03

Balance as of Dec-31-2023 [View investments](#)

Your benefits

Health & insurance

[View coverage](#)

Take action

It's time for Annual Enrollment.

Your accounts and benefits

Retirement savings

Investment accounts

Health savings account

Health benefits

Other benefits

For all benefit related questions, contact:

Northrop Grumman Benefits Center (NGBC) at 800-894-4194, Monday – Friday, 8:30 a.m. to 12:00 a.m. ET (most services)



Learning About Your Benefits

ACCESS & DEADLINES

Total Rewards Gateway (TRG)

Your one-stop-shop website for learning about all the benefits Northrop Grumman offers. This is a great place to start exploring the benefits available to you and your family!

<https://totalrewards.northropgrumman.com/>

Please begin exploring the website now! Within your first 2 weeks you can log in to the Total Rewards Gateway with your NetBenefits credentials or by using [this link](#) when on the Northrop Grumman network. There, you'll see a personalized snapshot of your annual pay and benefits.

Useful links

- [Summaries of Benefits and Coverage](#) (to compare health plans)
- [Summary Plan Descriptions](#)
- [Resources for New Employees](#)



Total Rewards Gateway



myHealth



myFinancial Planning



myWork/Life



myPay

Total Rewards Supports All Aspects of Your Well-being

At Northrop Grumman, well-being isn't just another program, it's part of our commitment to supporting our employees emotionally, financially, physically and socially. [Learn more](#) about the benefits, tools, and resources available to you.

For all benefit related questions, contact:
Northrop Grumman Benefits Center (NGBC) at 800-894-4194, Monday – Friday, 8:30 a.m. to 12:00 a.m. ET



Resources to Support You

The [Total Rewards Gateway](#) site is your one-stop-shop for learning about all the benefits Northrop Grumman offers. As you prepare to make your elections, you can:

Compare Plans

Review the [Summaries of Benefits and Coverage](#) on the Medical/RX page under MyHealth to compare health plans.

Healthcare Benefits Overview

View the [New Employee Resources](#) page for more information about enrollment, including the **Health + Well-being Orientation** under [Health Coverage](#).

Specific Enrollment Questions

The Northrop Grumman Benefits Center (NGBC) is your best resource – you’ll receive 1:1 help from a dedicated team who can answer personalized questions.



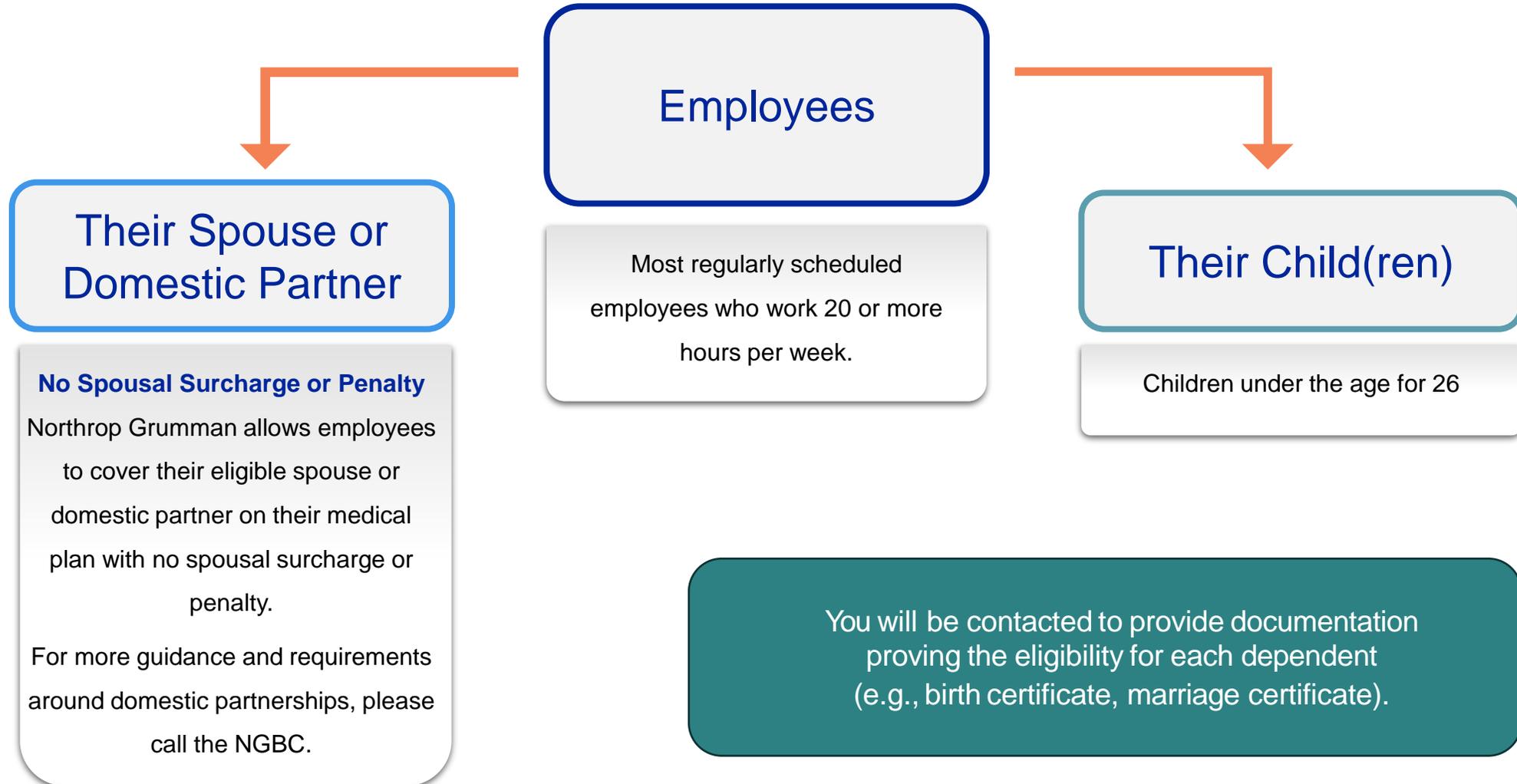
Check out our newest benefit, a healthcare navigation service, powered by **Quantum Health**. This service will be available at no additional cost and will help you and your family confidently navigate your health benefits and the cost and complexity of healthcare.

The NGBC can be reached
Mon-Fri, 8:30 a.m. to 12:00 a.m. ET
800-894-4194

When calling the NGBC, press 1 to reach Quantum Health (for help answering health benefits questions), and stay on the line for all other questions.



Who is Eligible



For more information on who is eligible to participate in the Northrop Grumman Health Plan, please refer to your **Summary Plan Document** on the Total Rewards Gateway



New for 2024: A Healthcare Navigation Service

A simplified, personalized healthcare experience, powered by



Quantum Health is a healthcare navigation service to help you and your family confidently navigate your health benefits and the cost and complexity of healthcare.

Quantum Health can help you understand Northrop Grumman's health benefits and make the best enrollment decisions for you.

Reach Quantum Health by calling the Northrop Grumman Benefits Center.

Navigation services will differ based on your medical plan.

| Navigation services | 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 | ✓ | |
| File appeals of medical claim determinations | ✓ | |

*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.



Benefit Elections

| Basic | |
|--|--|
| <i>Automatically provided by Northrop Grumman at no cost to you*</i> | |
| Basic Life | Basic Long-Term Disability (LTD) |
| Basic Accidental Death and Dismemberment (AD&D) | Employee Assistance Program (EAP) through NGCare |
| Short-Term Disability (STD) | |
| <p>Benefits you must elect during <u>Annual Enrollment</u> (or during a qualified life event)</p> | |
| Optional | |
| Medical | Group Legal |
| Dental | Voluntary Insurance: Accident Critical Illness Hospital Indemnity |
| Vision | |
| Healthcare/Dependent FSA | |
| <p><i>*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.</i></p> | |

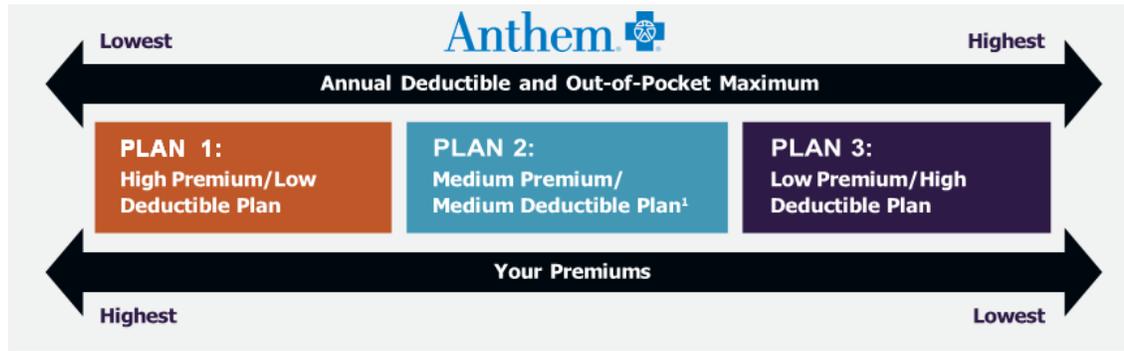
| Benefits you can enroll in <u>anytime, year round</u> | |
|---|-------------------------------|
| Optional | |
| Optional Life Insurance | Health Savings Account (HSA)* |
| Optional AD&D Insurance | Pet Insurance* |
| Optional LTD | Norton LifeLock |
| <p><i>*The HSA and Pet Insurance are not part of the Northrop Grumman Health Plan</i></p> | |

Enroll on NetBenefits.com within 31 days of your hire date.
Your benefits will be retroactive to your hire date, so you won't have a lapse in coverage.



Medical / Vision / Dental

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



Other plans offered based on location:

- 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

Healthcare plan costs and details can be found on the **Total Rewards Gateway**:

- [Summaries of Benefits and Coverage](#)
- [Summary Plan Descriptions](#)
- [Dental](#)
- [Vision](#)

Check out the **New Hire Health and Well-being Orientation** for more information and understanding health insurance 101

Need help deciding on a plan?

Northrop Grumman Benefits Center (NGBC) 800-894-4194

Press 1 to reach Quantum Health

(for help answering health benefits questions),
and stay on the line for all other questions.

Monday – Friday, 8:30 a.m. to 12:00 a.m. ET
(most services)

Visit the **Total Rewards Gateway > myHealth** at totalrewards.northropgrumman.com for more resources

Annual Enrollment Optional Benefits

Medical, Rx, Dental, Vision Plans

Tax-Advantaged Accounts
(FSA/HSA*)

**HSA does not need to be elected during annual enrollment*

Voluntary Benefits

Group Legal



Medical/RX Plans: 2024 Rates

| Anthem  | PLAN 1: High Premium/Low Deductible Plan ¹ | PLAN 2: Medium Premium/Medium Deductible Plan ² | 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 |
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| Non-preventive | After the applicable deductible: <ul style="list-style-type: none"> • Generic: 20% • Preferred Brand: 25% • Non-preferred Brand: 35% • Specialty: 25% (\$400 max) | | |
| Annual In-network Out-of-pocket Maximums | | | |
| You Only | \$2,000 | \$4,000 | \$6,500 |
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| 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 |
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Other plans offered based on location:

- 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



Prescription Drug Coverage

Available for



Participants

CVS/Caremark administers the prescription drug benefit for 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>

Visit the **Total Rewards Gateway** at totalrewards.northropgrumman.com for more resources



Dental Plan Options

| | 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. | | | | |
| Deductible 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). | | | | |
| Employee Only (Family deductible is 2x employee deductible) | N/A | <ul style="list-style-type: none"> • \$100 PPO Network • \$150 Premier Network • \$200 Out-of-Network | <ul style="list-style-type: none"> • \$100 PPO Network • \$150 Premier Network • \$200 Out-of-Network | \$0 (In- and Out-of-Network) |
| Annual maximum per person (in- and out-of-network combined) | \$4,000 | <ul style="list-style-type: none"> • PPO Network: \$2,500 • Premier Network: \$2,000 • Out-of-Network: \$1,500 | <ul style="list-style-type: none"> • PPO Network: \$1,500 • Premier Network: \$1,250 • Out-of-Network: \$1,000 | \$500 |
| Orthodontia lifetime maximum¹ per person (in- and out-of network combined) | \$6,000 | <ul style="list-style-type: none"> • PPO Network: \$3,000 • Premier Network: \$2,000 • Out-of-Network: \$1,500 | Not covered | Not covered |
| ¹ 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. | | | | |

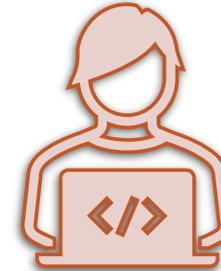
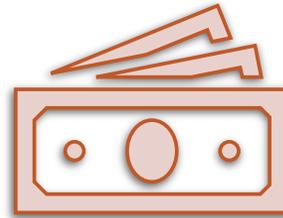
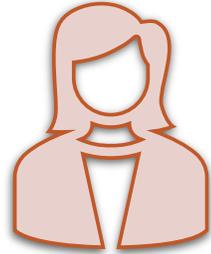


Vision Plan Options

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



Tax-Advantaged Accounts (Health Savings Account)



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 after you make elections. You can stop or change your contributions anytime

Visit the **Total Rewards Gateway > myHealth** at totalrewards.northropgrumman.com for more resources



Tax-Advantaged Accounts (Flexible Spending Account)

| | |
|--------------------------------------|---|
| 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

Fidelity administers the FSAs and will mail you an FSA Debit Card. You can manage your account on NetBenefits

You must enroll in the FSA for the upcoming plan year in order to have access to the rollover.

Visit the **Total Rewards Gateway > myHealth** at totalrewards.northropgrumman.com for more resources



Tax-Advantaged Accounts (FSA/HSA)

| | 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 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"> • Plan 2: Medium Premium/ Medium Deductible Plan • Plan 3: Low Premium/High Deductible Plan • Plan 4: Medium Premium/ Deductible Utah Extended Network Plan • Kaiser HSA-eligible plans |
| 2024 Contribution Limit | \$3,050 | \$3,050 | \$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"> • \$4,150 employee-only coverage • \$8,300 family coverage • PLUS an additional \$1,000 if you're age 55 or older by the end of 2024 |

Visit the **Total Rewards Gateway > myHealth** at totalrewards.northropgrumman.com for more resources



Voluntary Benefits

These voluntary benefits complement your medical coverage and offer a financial safety net.

MetLife pays cash directly to you to use any way you choose.

| | |
|-------------------------------------|---|
| Accident Insurance | Helps you pay medical costs, mortgage payments and any other bills you have while you recover from an accident |
| Critical Illness Insurance | Helps you cover expenses while you recover from a critical illness |
| Hospital Indemnity Insurance | Helps cover the costs of a hospital stay and other expenses you have if you are hospitalized for any period of time |

For more Information, review [Additional Benefits](#) in **myWork/Life** on the **Total Rewards Gateway**



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 and filing services from TurboTax |
| 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 |
| Estate Planning | <ul style="list-style-type: none"> • Codicils • Simple & Complex Wills • Revocable & Irrevocable Trusts | <ul style="list-style-type: none"> • LifeStages Identity Restoration • No coverage • 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 • 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 • 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 • 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 • No coverage |

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

Additional Benefits

Basic Benefits

Benefits provided by Northrop
Grumman at no cost to you

Basic Life Insurance

Basic Accidental Death and
Dismemberment (AD&D)

Short-Term Disability (STD)

Basic Long-Term Disability (LTD)

NGCare Mental Health Employee
Assistance Program (EAP)



Short-Term and Long-Term Disability Options

| | Benefit |
|--|--|
| Short-Term Disability <i>Paid for by Northrop Grumman</i> | <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 <i>Paid for by Northrop Grumman</i> | <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 |

Union employees should review their CBA for more details.

**You pay the full cost of any optional Long Term Disability coverage with after-tax dollars*

Visit the **Total Rewards Gateway** at totalrewards.northropgrumman.com for more resources



NGCare Mental Health Support

The NGCare Employee Assistance Program (EAP) provides **confidential guidance and support** to help employees, family and household members reach their personal and professional goals, manage the challenges of life and bounce back from adversity.

Your confidential NGCare program, in partnership with ComPsych, offers someone to talk to and resources to consult whenever and wherever you need them.

The EAP is available at **no cost**. If you or a family member want to see a professional counselor, you will get **8 free sessions per family member per issue per year**.

The image shows a grid of service options. At the top are two dark blue banners: the left one says 'NGCare SOLUTIONS FOR LIFE' and the right one says 'COMPSYCH® GuidanceResources Worldwide'. Below these are six white boxes with blue icons and text: 1. 'Counselor' with an icon of two people and a speech bubble. 2. 'Talk with an Expert 800-982-8161' with a headset icon. 3. 'Find a Therapist with GuidanceConnect®' with a calendar icon. 4. 'Work/Life Services' with an icon of a person balancing on a ball. 5. 'Chat with an Expert' with a speech bubble icon. 6. 'Send a Question' with an envelope icon.

Visit the **Total Rewards Gateway** at totalrewards.northropgrumman.com for more resources

And There's More...

Other Benefits

Well-being Incentive Program

Vida Health Programs

Pet Insurance

...and more!



Well-being Incentive Program

To earn the incentive, you must complete one of the requirements below by **Sept. 30, 2024**.

Complete an annual physical

— OR —

**Complete a wellness assessment through
Quantum Health**

AND

**a biometric screening through
Quest Diagnostics**

To schedule an in-person appointment at a Quest Diagnostics location or to request your free at-home kit, visit the well-being section of the Quantum Health website or app.

**Remember to create a Quantum Health
account to track your incentive.**

If you're enrolled in a Northrop Grumman Anthem, Kaiser or Cigna Global plan*, you're eligible to earn a **\$500 well-being incentive**. Your covered spouse or domestic partner can also earn a \$500 incentive for completing the program requirement(s).

Upon completing the requirements, you'll receive the incentive as a **contribution to your Fidelity HSA**. If you aren't enrolled in an HSA-eligible health plan or haven't set up your HSA, you'll receive the incentive in your paycheck as taxable income.

Your Northrop Grumman health plan pays for the cost of your annual physical, related preventative care screenings and eligible preventive drugs – with no out-of-pocket expense.

**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 Program.*

Other Benefits

Check out some of the other optional benefits on the Total Rewards Gateway

| myHealth |
|--|
| Optional Life Insurance, AD&D, LTD |
| Vida Health (health coaching, weight management, chronic condition management) |
| SWORD Virtual Physical Therapy |
| Rx savings solutions |
| LHO |
| My Medical Ally |

| myWork/Life |
|---|
| Employee Discounts |
| Pet Insurance |
| Identity Theft Protection (by Norton LifeLock) |
| Child and Elder Care (by Bright Horizons) |
| Adoption Assistance |
| Leave of Absence: Parental, Medical, Military, Personal, Family Medical |
| Education Assistance |
| Workplace Accommodations |

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NORTHROP
GRUMMAN

The logo symbol consists of a thick horizontal line on the right side of the word "NORTHROP", which then turns 90 degrees downward to form a vertical line on the right side of the word "GRUMMAN".