



Enroll in your  
2025 benefits

Oct. 17–Nov. 8

# Making it easier to thrive

*Plans, benefits and resources for 2025*

**Your 2025 Annual Enrollment Guide**

**NORTHROP  
GRUMMAN**

# Enroll in three steps:

1

## Explore 2025 highlights

### Family support

- New **Paid Caregiver Leave\***
- **Increased Paid Parental Leave**
- New **fertility and family-forming provider**

### Mental health

- **Lower counseling and psychiatry copays** through LiveHealth Online
- New **NGCare Well-being Coaching**

Check out *2025 Highlights* on [page 5](#) and *Your 2025 Health and Insurance Coverage Options* starting on [page 8](#) for additional updates.

\*Union employees should refer to their collective bargaining agreement for eligibility.

3

## Enroll

from **Oct. 17–Nov. 8**  
on Fidelity NetBenefits® at

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

If you don't act, your current benefits will continue in 2025 (except for Health Savings Account (HSA) or Flexible Spending Account (FSA) elections, which you must make each year during Annual Enrollment).

## READ ON

A Message from Ann Addison .....	3
Use Quantum Health to Help You Make Informed Decisions .....	4
2025 Highlights.....	5
A Focus on Mental Health Support ....	6
Major Life Event Resources .....	7
Your 2025 Health and Insurance Coverage Options .....	8
Resources .....	12

NEW  
for  
2025

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

2

## Examine all your options

Read this guide, explore the **Total Rewards Gateway** and access **Quantum Health** support or **ALEX®** to make your benefits decisions this year.

**During Annual Enrollment, use ALEX®**

at [netbenefits.com/northropgrumman](https://netbenefits.com/northropgrumman) to help you choose your “best-fit” medical or dental plan



A Message from

**Ann Addison**

Chief Human Resources Officer  
and Corporate Vice President

At Northrop Grumman, we care deeply about you and your family, which is why we're committed to offering comprehensive benefits that support your total well-being. Annual Enrollment takes place Oct. 17 through Nov. 8, and is your opportunity to review and make new selections to your benefits for the upcoming year.

Beginning Jan. 1, 2025, there are exciting changes to our benefits, including:

- A new fertility benefit that will help employees build their families by providing comprehensive coverage, personalized support and high-quality care.
- Two weeks of Paid Caregiver Leave to support those that need to take time away from work to care for a family member (spouse, domestic partner, parent or child) with a serious health condition.
- An increase in Paid Parental Leave from four to six weeks.

For additional support in making informed decisions on your coverage, Quantum Health offers personalized, one-on-one support from a dedicated team of experts who are able to help navigate your health plan, program and coverage.

Your benefits are an important part of your Northrop Grumman Total Rewards package. Please take advantage of this period to ensure your selections meet your needs for 2025.

Stay well,

Ann Addison  
Corporate Vice President and Chief Human Resources Officer



# Get one-of-a-kind support from Quantum Health during Annual Enrollment

As you make your benefit choices for 2025, Quantum Health's Care Coordinators can help you:

- Review your current benefits
- Understand your benefits materials and plan options
- Choose the right plan for you and your family
- Get answers to other benefit questions or concerns



**Register with Quantum Health** at [myquantumforngc.com](https://myquantumforngc.com) by Nov. 8, 2024 for a chance to win \$200.

\*Winners will be chosen from everyone who registered from Jan. 1 to Nov. 8, 2024.

## Quantum Health services available year-round

Don't forget, Quantum Health can help you with the following resources and support throughout the year.

Support	Anthem members	All employees
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	✓	

Visit the Total Rewards Gateway at [totalrewards.northropgrumman.com](https://totalrewards.northropgrumman.com).

## Personal Care Guides

### through Quantum for clinical support

When dealing with a health condition or complex diagnosis, Northrop Grumman employees and family members covered by Anthem have access to registered nurses who can help you:

- Understand your coverage
- Manage certain health conditions
- Prepare for hospital stays
- Maintain or improve your health

[Learn More](#)

## Our Well-being Incentive Program\*

**Earn \$500** by completing our Well-being Incentive Program by Sept. 30, 2025:

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

[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.

\*\*In accordance with privacy and security rules under HIPAA, the individual results of your annual physical—as well as any other health services you receive—are never shared with Northrop Grumman. Safeguards are in place to protect the privacy and security of your medical information.

# 2025 Highlights

We're excited to highlight the following benefits for Jan. 1, 2025:

## If You Don't Enroll

If you don't enroll during Annual Enrollment, you'll automatically keep your current plans, except for HSA and FSA contributions, which don't carry over and will default to \$0.00. **Please note:** You must enroll in an FSA for 2025 to access any 2024 carryover dollars.



### Family support



- **New Paid Caregiver Leave**

Employees with one or more years of service will be eligible for two weeks of paid leave to care for a spouse, domestic partner, parent or child with a serious health condition. [Learn More »](#)

- **Increased Paid Parental Leave**

Paid parental leave will increase from four to six weeks. [Learn More »](#)

- **Introducing Progyny, our new fertility and family-forming provider**

Our current family reproductive services will move from Anthem to Progyny. Progyny can help with family reproductive support through IVF, IUI, donor eggs, etc. [Learn More »](#)

- **New surrogacy benefit**

A surrogacy benefit will be available as part of the adoption reimbursement program. [Learn More »](#)



### Mental health



- **LiveHealth® Online counseling and psychiatry copays reduced to \$10.**

Copays for psychology & psychiatry services through Telemedicine by LiveHealth Online will decrease. [Learn More »](#)

- **NGCare Well-being Coaching**

Connect with a certified personal Well-being Coach through NGCare, who will work one-on-one with you to improve emotional well-being issues including work-life balance, resiliency, burnout and more. [Learn More »](#)



### Women's health

- **Digital pelvic health solutions through Sword Health.**

It's never too early or too late to take control of your pelvic health through the Bloom pelvic health care solution. [Learn More »](#)



### Other

Check out the medical, dental and tax-advantaged accounts pages to learn about required changes to deductibles, plans and limits.

LiveHealth®  
ONLINE

LiveHealth® Online  
brings the doctor to you!

[Learn More](#)

Telemedicine—through **LiveHealth® Online**—allows you to visit with a board-certified doctor by using your smartphone, tablet or computer with a webcam for non-urgent services, including dermatology, psychiatry and psychology.

**New parents?** Learn more about pediatric visits with children of any age.



# Resources to help

you and your loved ones stay  
mentally and emotionally healthy

At Northrop Grumman, your mental health matters. We offer a variety of benefits and programs to support you in all phases of work and life.

- **NGCare Employee Assistance Program (EAP)**

You and your family can access eight free confidential counseling sessions to help with relationships, anxiety, stress, grief, life transitions and more. Call **800-982-8161** to speak with a live counselor 24/7. [Learn More »](#)

- **New NGCare Well-being Coaching Service**



Connect with a certified NGCare personal coach, who will work one-on-one with you to improve emotional well-being issues including work/life balance, resiliency, burnout and more. [Learn More »](#)

- **LiveHealth® Online Telemedicine**



Virtual appointments with a psychiatrist or psychologist available 24/7 through LiveHealth Online telemedicine. *Just a \$10 copay for counseling and psychiatry starting in 2025!* (Other fees may apply.) [Learn More »](#)

- **Northrop Grumman Health Plans**

Long-term counseling and mental health care, such as psychiatrists, inpatient and outpatient substance use services. [Learn More »](#)

- **Site-Specific Mental Health First Aiders**

Many sites have employees who are certified Mental Health First Aiders. They can listen to you without judgement, maintain confidentiality and connect you with resources. [Learn More »](#)

- **Koa Care 360**

Koa Care 360 is a free, confidential app that offers tools for handling stress, building resilience and tackling whatever life throws at you. [Learn More »](#)



**View additional mental health resources,** information about counseling with security clearances, and more.

# Change is a part of life.

Northrop Grumman has you covered through those moments that matter.

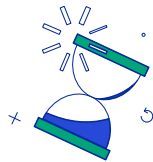
We've curated lists of benefits and resources available to you for **major life events**.

Before making your selections for Annual Enrollment, visit the **Total Rewards Gateway "Life Stages" page** to discover how our benefits and resources can support you and your family through life's expected and unexpected moments.

## Life at Northrop Grumman



**Joining Northrop Grumman**



**Making Changes to Your Benefits**

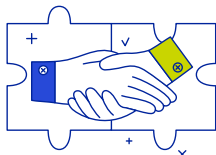


**Planning to Retire**



**Leaving the Company**

## Meaningful Milestones



**Getting Married**



**Buying Something Big**



**Growing Your Family**



**Navigating Parenthood**

## The Unexpected



**Facing Health Challenges**



**Separating From Your Partner**



**Death of a Loved One**



**Natural Disaster Support**

# Your 2025 Health and Insurance Coverage Options



## Medical



View the table below for an IRS-required deductible increase under Plan 2. Employee bi-weekly premiums will also increase to keep up with health care cost increases nationally.

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

Anthem allows 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 Plan <sup>1</sup>	PLAN 2: Medium Premium/Medium Deductible Plan <sup>2</sup>	PLAN 3: Low Premium/High Deductible Plan
<b>Annual In-network Medical Deductible</b>			
<b>You Only</b>	\$1,000	\$1,700	\$3,500
<b>You + Spouse or Child(ren)</b>	\$1,500	<b>\$3,300</b> (new for 2025)	\$5,250
<b>You + Family</b>	\$2,000	\$3,400	\$6,750
<b>Annual In-network Medical Cost-Sharing</b>			
<b>Preventive</b>	100% coverage		
<b>Non-preventive</b>	20% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
<b>Annual In-network Prescription Drug Coinsurance</b>			
<b>Preventive</b>	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.		
<b>Non-preventive</b>	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>		
<b>Annual In-network Out-of-pocket Maximums</b>			
<b>You Only</b>	\$2,000	\$4,000	\$6,500
<b>You + Spouse or Child(ren)</b>	\$3,000	\$6,000	\$9,750
<b>You + Family</b>	\$4,000	\$8,000	\$13,000
<b>Accounts to Help You Offset Your Deductible or Cover Medical Expenses</b>			
<b>HSA-eligible</b>	No	Yes	Yes
<b>Employee Bi-weekly Premium<sup>3</sup> (Assumes a base salary of \$100,000 or less<sup>4</sup>)</b>			
<b>You Only</b>	\$142.62	\$51.23	\$22.15
<b>You + Spouse</b>	\$303.69	\$149.08	\$59.54
<b>You + Child(ren)</b>	\$259.38	\$124.62	\$51.23
<b>You + Family</b>	\$402.00	\$181.38	\$77.54

<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 in to NetBenefits to view all of your plan options and costs.





# Dental



The Platinum Dental Plan will be eliminated in 2025. If you're currently enrolled in the Platinum Plan and don't actively choose another plan during Annual Enrollment, you will be automatically moved to the Delta Dental Care Plus Plan effective Jan. 1, 2025.

[Learn More »](#)

	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)	<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)	<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)	<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. View 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

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.

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 »](#)

	General Purpose Health Care FSA	Limited Purpose Health Care FSA	Dependent Day Care FSA	HSA
<b>Who's eligible</b>	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>
<b>2025 contribution limit</b>	<b>\$3,200</b>	<b>\$3,200</b>	\$5,000, or \$2,850 if you earn more than \$155,000 annually; or, \$2,500 if you're married but filing income taxes separately from your spouse	<ul style="list-style-type: none"> <li>• <b>\$4,300</b> employee-only coverage</li> <li>• <b>\$8,550</b> family coverage</li> <li>• PLUS an additional \$1,000 if you're age 55 or older by the end of 2025</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 2025, you must elect it during Annual Enrollment. Any 2024 plan year funds, up to \$640, left credited to your Health Care FSA may carry over to the 2025 plan year (as long as you enroll in an FSA for 2025). 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.



Contribution limits will increase to \$3,200 for the General Purpose and Limited Purpose Health Care FSAs, and to \$4,300 for employee-only coverage and \$8,550 for family coverage for the HSA.

# Other Benefits

## Provided by Northrop Grumman at No Cost to You



### Work/Life Resources

- Child, Elder and Pet Care support
- Educational support for parents (including Tutoring, Special Needs and College Prep)
- One-on-one financial counseling through Fidelity
- Experts to help you manage your life, from vacation and event planning to ideas around home support, including cleaning, contractors, etc.)



### 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
- Up to 60% of base earnings for up to 20 weeks



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

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



### 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

**Did you know?** You need to designate beneficiaries separately for your life and other insurance coverage, and for your retirement savings plans. Just log in 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 (view special **notice**)

#### Available through MetLife

- MetLife pays you directly, rather than a healthcare provider, in case of an emergency or accident

**EXPERT TIP:** 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](#))

\*View 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:



## Quantum Health [myquantumforngc.com](https://myquantumforngc.com)

- Personalized, one-on-one support for Northrop Grumman's health benefits.
- Help with navigating health plans, programs and coverage.
- Administers the Well-Being Incentive Program.
- All benefits-eligible U.S. employees can use this service at no additional cost.
- Download the app or schedule a call directly through NetBenefits.



## 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)

- One-stop-shop for information on the comprehensive suite of benefits offered to eligible employees.
- Find health plan documents such as Summaries of Benefits & Coverage and Summary Plan Descriptions.
- Log in to view the personalized monetary value of your pay and benefits.

Check out our new [Life Stages](#) page for tips on actions to take when you experience a life change or milestone.



## Northrop Grumman Benefits Center (NGBC)

**800-894-4194**

- Enroll, monitor or make changes to your health care and retirement savings elections
- Find helpful resources curated by Fidelity including articles, videos and retirement financial modeling tools. Once logged in, select *Plan & Learn* at the top of the homepage.
- Find Summary Plan Descriptions for your retirement account(s).

**Attend a webinar  
to learn more!**

Choose a session:  
Oct. 22 at **noon** or **3pm ET**

### 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.