



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

For Sunnyvale and Baltimore Represented Employees

**NORTHROP  
GRUMMAN**

# Enroll in three steps:

1

## Explore 2025 highlights

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

Check out *2025 Highlights* on [page 6](#) for additional updates.

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 Annual Physical Incentive.....	5
2025 Highlights.....	6
A Focus on Mental Health Support ....	7
Major Life Event Resources .....	8
For More Information.....	9



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.

For 2025, there are exciting changes to our benefits, including:

- Lower counseling and psychiatry copays for the LiveHealth® Online benefit, to help you and your loved ones get the support you need at the same cost as a regular medical service copay.
- New NGCare Well-being Coaching, a service that allows you to work one-on-one with a certified personal coach to improve emotional well-being issues including work/life balance, resiliency, burnout and more.

For additional assistance 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.

## 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](#)

## 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 Annual Physical Incentive	✓	✓
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	✓	

# The 2025 Annual Physical Incentive

The Annual Physical incentive, administered by Quantum Health, encourages you to seek preventive care—the key to early detection of health problems. If you're enrolled in a Northrop Grumman medical plan and get an annual physical before Sept. 30, 2025, you can receive a \$250 credit towards your medical premium. If your spouse or domestic partner is enrolled in your medical plan, you can receive another \$250 credit if they get their annual physical before Sept. 30, 2025.

[Learn More »](#)

Coverage Level	Premium Credit
Employee Only	\$250
Employee + Spouse	\$500
Employee + Child(ren)	\$300
Employee + Family	\$500

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.



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

**Medical visits from the comfort of home (or anywhere!) with LiveHealth Online**

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.



# 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.



### Mental health

NEW  
for  
2025

- **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.

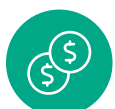
[Learn More »](#)



### 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 »](#)



### Medical plan

Due to an IRS-required change, the Value Plan deductible for employee+1 coverage will increase to \$3,300 in 2025. See below for changes to savings account limits.



### HSA Limits

If you enroll in the Value Plan or Kaiser Mid-Atlantic HDHP option and you meet IRS eligibility requirements, you can open a Health Savings Account (HSA) through Fidelity Investments® to help pay for eligible health care expenses now—and in the future. You can contribute up to the new IRS limits for 2025:

- \$4,300 for employee only coverage
- \$8,550 for family coverage

If you're age 55 or older (or will be by the end of 2025), you can contribute an additional \$1,000 per year.

You own your HSA—it's not part of the Northrop Grumman Health Plan.



### FSA Limits

The Health Care FSA contribution limit will be \$3,200 in 2025.

The Dependent Day Care FSA contribution limit remains at \$5,000 (\$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).



# 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.

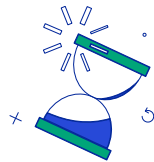
We've curated lists of benefits and resources available to you for **major life events**.

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**

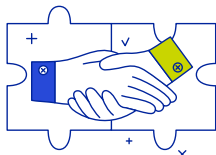


**Planning to Retire**



**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**



# For more information

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 Annual Physical Incentive.
- 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**.

The information in this guide applies to Sunnyvale and Baltimore represented employees only. Benefits plans for other represented and SCA employees will be administered per their contracts. This guide contains information for participants in the Northrop Grumman Health Plan. 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.