

Northrop Grumman Retiree Health Care Plan for Pre-65 Retirees



**Open enrollment
is from
Nov. 1 to Dec. 15, 2024**

Important Changes that Affect Your Health Care Plan

Northrop Grumman is changing the way Pre-65 retirees access and enroll in medical and prescription drug coverage, effective Jan. 1, 2025. This change offers you and your eligible dependents more choice and flexibility, along with new vision and dental coverage options.

We have partnered with Via Benefits Insurance Services (Via Benefits) to help you shop for and enroll in a new health plan and make a funding decision. Via Benefits is an unbiased resource that will help you navigate your health care choices and provide guidance on coverage that best meets your unique needs.

Via Benefits' services include:

- Helping you find and enroll in health insurance coverage(s) for 2025.
- Administering your Retiree Health Reimbursement Account
- Offering support and guidance throughout the year

Look inside for more information.

We have important information regarding changes to the Northrop Grumman Retiree Medical plan. Effective Jan. 1, 2025, Northrop Grumman is changing the way you access and enroll in medical and prescription drug coverage. This change offers you and your eligible dependents more choice and flexibility, along with new vision and dental coverage options. For those who receive a subsidy, the Company is setting up an account that eligible retirees and their eligible spouses/domestic partners can use to help pay for health coverage premiums through Via Benefits. **The current group plan will end Dec. 31, 2024.**

Northrop Grumman has chosen Via Benefits Insurance Services as our partner to help you navigate this change and guide you to make an informed and confident decision about your new coverage to fit your health and financial needs. This change applies to eligible Northrop Grumman retirees regardless of their current medical plan election.

Why the Change for Retirees?

Premiums continue to increase on the Northrop Grumman Retiree Medical Plan, making it difficult for enrollees to budget their costs. The Company performed an extensive review of our current Pre-65 Retiree medical programs and selected combining a Retiree Health Reimbursement Account (RHRA) with individual and family health plan coverage to help drive more predictability and flexibility to fit your unique needs. This combination provides a consistent approach to retiree coverage while also bringing you a broader choice of affordable plan options in your market.

Why Via Benefits?

Via Benefits is a proven leader in the health insurance marketplace, helping more than two million people like you find new coverage in the individual and family marketplace. Plus, they are already supporting Northrop Grumman's Post-65 retirees, so this will provide a consistent, streamlined experience for all retirees. Via Benefits offers insurance options from the state and federal public marketplaces and private carriers, and can help you select a plan to meet your individual and family's needs, at a potentially lower cost. To learn more about how Via Benefits works with you, please review the information in this guide.

Working with Via Benefits

Having a broader choice of plans available can make it feel overwhelming to figure out what is best for you and your family. Think of Via Benefits as your personal "coach" – offering health care advice and guidance throughout all the stages of your retirement. As you take

a more active role in researching and evaluating the plans, Via Benefits is your unbiased resource to help you navigate your new choices so you can make smart decisions. You can access the Via Benefits insurance marketplace by going online, speaking one-on-one with the US-based Via Benefits Care Team, or doing a little of both.

Before and During Enrollment, Via Benefits will:

- Understand your health and budgetary needs to evaluate the options that work for you.
- Enroll you in your new individual or family health coverage. Please note that 2025 plan and pricing information will not be available until after Nov. 1, 2024.
- Check your eligibility for the RHRA or the federal subsidy, provide guidance on how either could lower your costs, and help you enroll.

Things to be Aware of as You Prepare to Enroll into the Individual Marketplace

- Most plans available to you will be network-based (HMO, EPO, POS). This might be different than you're used to, but a Via Benefits Benefit Advisor will help you find a plan that meets your needs and for the doctors you prefer.
- If you live in different parts of the country throughout the year, you will be able to have in-network coverage for urgent and emergent care, even out of network, regardless of the plan network type chosen.
 - Urgent care is for an illness, injury, or condition serious enough that a reasonable person would seek care right away, but not so severe it requires emergency room care.
 - Emergent care is for an illness, injury, symptom, or condition so serious that a reasonable person would seek care right away to avoid severe harm.

- Depending on a plan's network type you may or may not have out-of-network coverage for routine care. If this is important to you, please review this need with your Benefit Advisor.
- If you have a college student/dependent who lives out of the state, their emergent and urgent care needs will be met. Ask your Benefit Advisor to see if there is a nation-wide network for the HMO plan you are considering.
- In addition to your healthcare plan, most states often have protection plans available called 'Metal Gap' plans to help reduce unexpected out-of-pocket costs associated with your plan's deductible. **Important Note: protection plans are not reimbursable from an RHRA.**
- Availability of Health Savings Account (HSA): Some marketplace plans will allow for you to use and contribute to an HSA, if this feature is important to you, please mention it to your Benefit Advisor or select a plan online that has this feature available. **Important Note: Please consult with a tax advisor about contributing to an HSA plan.**
- If you live in Rhode Island, Massachusetts or Vermont, the Benefit Advisor can help you review publicly available plan options. When it comes time to enroll, you will need to enroll directly with the state either online or Via Benefits can connect you to your state marketplace, as these states do not allow for Via Benefits to complete the enrollment process for you.

Throughout the year, Via Benefits will:

- Administer your RHRA (if eligible) to reimburse you for eligible medical expenses
- Answer questions you may have about your coverage and RHRA
- Support you with any insurance carrier issues you may have

When you Become Medicare-eligible:

- Via Benefits will guide you through transitioning from your Pre-65 retiree plan to a new Medicare plan, and
- Continue to administer your RHRA (if eligible)



Important: If you do not enroll by Dec. 15, 2024, you may have a lapse in health coverage. All individual and family coverage starts on the first day of a given month following a successful enrollment.

You will receive a loss of coverage letter from Fidelity in December 2024. Please keep this letter in a safe place – you may need it to enroll in a new plan.

We're Here to Assist You

Via Benefits is happy to help you enroll in a new health plan and see if you can lower your costs during this year's Open Enrollment Period (Nov. 1 – Dec. 15, 2024). If you have questions, please call Via Benefits at 1-844-876-6367 (TTY: 711) Monday through Friday, 8:00 a.m. to 7:00 p.m. Eastern Time, or go online: marketplace.viabenefits.com/NGC



Lowering Your Costs

There are two potential ways to lower your medical expenses: a Northrop Grumman Retirement Health Reimbursement Account (RHRA) or a federal subsidy.

RHRA: An account eligible retirees can use to request reimbursement for qualified medical expenses for themselves and their dependents. If you receive subsidized coverage today, Northrop Grumman will continue to assist you through an RHRA. Via Benefits administers your RHRA. Northrop Grumman provides the funding through a credit to your RHRA. You will receive more information on your RHRA from Via Benefits in the coming weeks.

Federal Subsidy: Subsidies from the federal government in the form of a Premium Tax Credit (PTC) or Cost-Sharing Reduction (CSR). Eligibility depends on your income level. The PTC and CSR reduce the amount of the premium and out-of-pocket costs you pay.

If you qualify for these options, you will need to decide whether it is better to accept the RHRA from Northrop Grumman or take a federal subsidy. **By law, you are not allowed to use an RHRA and federal subsidy in the same year.** Via Benefits can help you understand the difference between your funding options and help you make your selection.

Receiving either of these funding opportunities is not automatic – and you can't have both. You must contact Via Benefits to determine eligibility, make a selection, and enroll.

The Benefits of a Northrop Grumman RHRA

Reimbursing yourself from an RHRA is safe, quick, and easy when using Via Benefits' online tools and mobile app. You can reimburse yourself for eligible medical expenses including premiums incurred by you and your eligible spouse.

If you choose to lower your costs by opting into the RHRA, a Via Benefits Reimbursement Guide will arrive in the mail a few weeks after your new coverage starts. The guide will include instructions on how to manage your account, submit expenses for reimbursement, and a list of eligible expenses.

Next Steps

In the next week	Watch for mail from Via Benefits containing your introductory Via Benefits Guide, which will give you more information and will let you know what to expect and how to prepare.
Oct. 1 – Oct. 31, 2024	<ul style="list-style-type: none">• Visit the Via Benefits website to create your personal account and set up your profile.• Watch informational videos available on the website.• Call us to complete your pre-enrollment assessment. If you do not proactively contact Via Benefits, a member of the care team will call to help you prepare. (Be sure to answer their call — and know you are safe sharing your personal information with Via Benefits.)• Schedule your enrollment appointment during your assessment or online.• Call Via Benefits at any time with questions.
Nov. 1 – Dec. 15, 2024	<ul style="list-style-type: none">• Call at your scheduled appointment time to complete your enrollment with a member of the care team or enroll online.• You must actively enroll to receive coverage effective Jan. 1, 2025.
January 2025	<ul style="list-style-type: none">• If the Northrop Grumman RHRA is elected, receive your Via Benefits Reimbursement Guide in the mail.• Remember to set up direct deposit if you haven't already.• Watch the informational funding video on the website.

Questions?

The Via Benefits care team will be your first point of contact for any questions you may have. We also encourage you to use the resources, tools, and support available to you to learn about the health plans available in your area.

You can visit the website at marketplace.viabenefits.com/NGC at any time, or give Via Benefits a call at 1-844-876-6367 (TTY: 711) Monday through Friday, 8:00 a.m. to 7:00 p.m. Eastern Time.

In Closing

We're here to support you through this change. Thank you for your years of service to Northrop Grumman. You continue to be an important part of our community and we genuinely believe you will find this change beneficial in many ways.

Please note the upcoming changes outlined in this guide are for retiree health benefits only. Any other retirement benefits you may be eligible for are not affected by the retiree health benefit changes outlined here.

Attend a Meeting

Please join a meeting hosted by Via Benefits to help you:

- Learn more about upcoming changes to your retiree health coverage.
- Understand the health plans that will be available.
- Get more information on your RHRA funding (if eligible).

The meeting will last about 60 minutes and you will be able to ask questions via a chat feature if you are logged in online.

Dates and Times

Oct. 10, 2024 1:00 PM EST	Oct. 11, 2024 11:00 AM EST	Oct. 23, 2024 1:00 PM EST
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Register for a Meeting

- Visit marketplace.viabenefits.com/NGC, scroll down to the Important Information section, and find the subheading Retiree Meetings.
- Register for the meeting that works best for you.
- You will receive an email confirmation along with information on how to join the meeting.
- Save the meeting details on your calendar or print them as a reminder.

Join the Meeting

On the day and time of the meeting, follow the instructions provided in the confirmation email or calendar reminder.