



# Annual Physical Incentive Program Frequently Asked Questions

Northrop Grumman wants you to be your best, which is why we encourage you and your family to proactively manage your well-being. Below are frequently asked questions (FAQs) about the 2025 Annual Physical Incentive Program.

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## General Annual Physical Incentive Program Questions

1. **Who is eligible to participate in the Annual Physical Incentive Program?**  
 Baltimore and Sunnyvale represented employees who are enrolled in a Northrop Grumman Health Plan (NGHP) medical plan option are eligible to participate in the Annual Physical Incentive Program. Participants in the HMSA, Kaiser Hawaii and Tricare Supplement plans aren't eligible for the annual physical incentive. If you're no longer an active employee before your incentive has been paid, you won't receive an incentive. This is true even if you satisfied the Annual Physical Incentive Program requirements prior to the date you ceased to be an active employee. COBRA participants aren't eligible for the Annual Physical Incentive Program.
  
2. **Who administers the Annual Physical Incentive Program?**  
 The program is administered by Quantum Health. Quantum Health is a healthcare navigation service available to all benefits-eligible U.S. employees.
  
3. **What is the incentive and how do I receive it?**  
 Upon completing the requirements, you'll earn a credit towards your medical premium. The credit applies to medical coverage only for Baltimore and Sunnyvale represented employees enrolled in the following Northrop Grumman medical plan options: Baltimore Premium Plus, Baltimore Premium, Baltimore Value, Sunnyvale Premium, Sunnyvale Value and Kaiser Permanente HMO (excluding Hawaii). You'll receive the premium credit in full as soon as your claims administrator or insurance carrier receives and processes your claim and reports it to Quantum Health. If you cover a spouse or domestic partner in your plan, both of you must complete the requirements in order to receive the premium credit. Dependent children aren't required to complete the requirements. The chart below lists the credit amounts.

Coverage Level	Premium Credit
Employee Only	\$250

Employee + Spouse/Domestic Partner	\$500
Employee + Child(ren)	\$300
Employee + Family	\$500

**4. How will Northrop Grumman know to reduce my premium?**

Once your physician submits your claim to the claims administrator or insurance carrier for payment, they'll notify Quantum Health that you and/or your covered spouse or domestic partner (if applicable) have completed the requirements. If your covered spouse or domestic partner is a dependent under your plan but has other insurance that covers their annual exam/screening, call your claims administrator or insurance carrier for help documenting their requirements. Your covered spouse or domestic partner may be required to sign an authorization for Quantum Health to be notified.

**5. How can I check the status of my incentive?**

- Visit [myquantumforngc.com](http://myquantumforngc.com) and register or log in to your account.
- Once logged in, select the "Wellbeing" tab on the left-hand side.
- Select "Get Started."
- Once in your Wellbeing Portal, navigate to the "Incentives" tab.
  - If this is your first time logging in, you must read and accept the Consent. You'll also be asked to complete your profile. If you don't want to fill out the information at that time, select "Continue."
  - If you've previously logged in, navigate to the "Incentives" tab.
- Your Wellbeing Checklist shows the percentage of completion. You'll also see a list of activities. Once an activity has been completed, a green check mark will appear.

**6. What if my activity completion isn't displaying correctly?**

If you have a question about your activity completion or current incentive status, contact your Care Coordinators either via phone at 800-894-4194 or by using the secure messaging portal or live chat at [myquantumforngc.com](http://myquantumforngc.com). Claims submitted for any administrative errors beyond Dec. 31, 2025, won't be considered and will be automatically denied.

**7. How can I view the incentive activities for others enrolled in my medical benefits?**

The protection of health information for you and those on your medical plan is extremely important. Your covered spouse or domestic partner will need to grant you access to view their incentive activities. Instruct your spouse or domestic partner to log in to their Quantum Health account. Once logged in, they'll navigate to "Settings," and select "Wellness/Prevention." Then, they can turn on access for you to view their incentive checklist.

**8. What if I'm unable to complete an activity because of a medical condition?**

If a medical condition (e.g., pregnancy, transplant, cancer) makes it unreasonably difficult to complete a particular incentive activity, you can call your Care Coordinators at 800-894-4194 to request an alternative activity. Care Coordinators can provide a waiver form for your healthcare provider to complete in order to receive credit.

**9. Do I have to pay out-of-pocket for my annual physical or preventative care screenings?**

Your medical plan pays for the cost of your annual physical and eligible preventative care screenings and prescription drugs – with no out-of-pocket expense. This benefit also applies to your covered family members. Routine annual physicals are covered once per plan year (January through December), so you don't need to wait 12 months between exams. There may be some preventative care screenings that wouldn't be covered at 100% due to Anthem's clinical guidelines. Ask your doctor which screenings may be best for you.

**10. Will Northrop Grumman see my health information?**

In accordance with privacy and security rules under the Health Insurance Portability and Accountability Act (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.

## **Information for Anthem Plan Members**

**1. What are the Annual Physical Incentive Program requirements?**

To earn the annual physical incentive, you must complete an annual physical. If you cover a spouse or domestic partner in your plan, they must also complete an annual physical in order for you to receive the incentive. As an alternative to an annual physical, you and/or your covered spouse or domestic partner (if applicable) may complete a cervical cancer screening to meet the requirements.

**2. What are the program deadlines?**

You and/or your covered spouse or domestic partner (if applicable) must complete the requirements between Oct. 1, 2024, and Sept. 30, 2025. The annual physical or cervical cancer screening must be processed as a preventative care claim and reported to Quantum Health by Anthem no later than Oct. 31, 2025. If the claim isn't processed appropriately and/or Quantum Health isn't notified by Oct. 31, 2025, you won't receive the incentive.

**3. Do I need to bring any forms with me to my appointment?**

No, there are no forms that you or your doctor need to complete.

**4. I'm a new hire and received an annual physical or cervical cancer screening before I started at Northrop Grumman. Can this count towards the program requirement?**

No, you must receive your annual physical or cervical cancer screening while employed at Northrop Grumman and covered under the NGHP.

## **Information for Kaiser Permanente Plan Members**

**1. What are the Annual Physical Incentive Program requirements?**

To earn the annual physical incentive, you must complete the requirements below. If you cover a spouse or domestic partner in your plan, both of you must complete the requirements in order for you to receive the incentive.

- Complete the Kaiser Permanente Wellness Program Agreement.
- Remain current on key preventive screenings.

**2. What is the deadline for the Kaiser Permanente Wellness Program Agreement?**

In order for Kaiser Permanente to send your completion results to Quantum Health, both you and your covered spouse or domestic partner (if applicable) must complete the Kaiser Permanente Wellness Program Agreement between Jan. 1, 2025, and Sept. 30, 2025.

**3. How do I complete the Kaiser Permanente Wellness Program Agreement?**

- Visit the Kaiser Permanente website and select “Sign on.”
- Sign in with your Kaiser Permanente user ID and password or register for an account.
- Review the information provided and select “Next.”
- Check “Yes” to accept the Kaiser Permanente Wellness Program Agreement.
- Click “Myself” if signing the agreement for yourself or “Someone Else” if signing for a dependent.
- Enter your electronic signature and date and click “Submit.”
  - By clicking “submit” you authorize Kaiser Permanente to share your incentive information with Quantum Health.

**4. What key preventive screenings are required?**

Both employees and their covered spouse or domestic partner (if applicable) must complete their health screenings according to the frequency outlined below:

- Body Mass Index (BMI) (once per year)
- Blood pressure (once per year)
- Total cholesterol (as prescribed by your Kaiser Permanente provider, but no less frequently than every five years)
- Blood glucose (fasting blood sugar or A1c as prescribed by your Kaiser Permanente provider, but no less frequently than every five years)

**5. How do I know if I’m current on my health screenings?**

You can determine your health screening status by contacting your Kaiser Permanente healthcare provider or by contacting customer service at 866-300-9867 or [rewardscustomerservice@kp.org](mailto:rewardscustomerservice@kp.org).

**6. How do I complete a screening?**

Schedule an appointment with your Kaiser Permanente provider by calling the number on the back of your Kaiser Permanente ID card, or by calling Member Services in your region. You can also schedule an appointment online or email your doctor to request your screenings.

**7. How do I report completion of myself and/or my covered spouse or domestic partner’s preventive health screenings?**

Upon authorizing Kaiser Permanente to release your incentive information to Quantum Health (please see question 3 above), Kaiser Permanente will automatically notify

Quantum Health of completed wellness screenings for you and your covered spouse or domestic partner (if applicable).

*This FAQ document is for information purposes only. The plan document will control in the event there are inconsistencies.*