



Well-being 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 2023 Well-being Incentive Program.

Employees enrolled in a Kaiser Permanente HMO plan must complete specific requirements to receive the incentive. Please note the Well-being Incentive Program doesn't apply to Baltimore and Sunnyvale represented employees. Baltimore and Sunnyvale represented employees can review the Annual Physical Incentive Program FAQs.

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Well-being Incentive Program

1. What is the Well-being Incentive Program?

The Well-being Incentive Program incentivizes you to prioritize and improve your health and wellness. The program encourages you to receive an annual physical, the key to early detection of health problems. You may earn a \$500 incentive if you complete the three required steps below:

- 1) **Annual physical exam or wellness screening**
- 2) **Engage health assessment**
- 3) **Verify completion of activities in Engage**

Your covered spouse or domestic partner can also earn a \$500 incentive for completing these program requirements.

If you're not eligible to contribute to an HSA or don't enroll in an HSA-eligible plan, you'll receive the incentive in your paycheck as taxable income.

2. Who is eligible for the Well-being Incentive Program?

The Well-being Incentive Program is available to active employees and their covered spouse or domestic partner who are enrolled in a Northrop Grumman Health Plan (NGHP) option. This program doesn't apply to employees enrolled in a HMSA, Kaiser Hawaii or TRICARE Supplement.

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 Well-being Incentive Program requirements prior to the date you ceased to be an active employee. COBRA participants aren't eligible for the Well-being Incentive Program.

If you complete the Well-being Incentive Program requirements while on a leave of absence, you'll receive the incentive when and if you return to active employee status by Sept. 30, 2023.

Health Assessment

3. What is the health assessment and how do I complete the requirement?

In addition to receiving an annual physical or wellness screening, you're required to complete a free health assessment found on [Engage](#), a digital well-being platform. This 5-10-minute assessment asks a series of questions to better understand your overall health and well-being. Please note that your responses will not be shared with Northrop Grumman.

To satisfy the health assessment requirement under the 2023 Well-being Incentive Program, you and/or your covered spouse or domestic partner must complete a health assessment on [Engage](#) between Jan. 1, 2023 and Sept. 30, 2023.

Engage

4. What is *Engage*?

[Engage](#) is a personalized well-being assistant provided by Northrop Grumman at no cost to you and your covered spouse or domestic partner. *Engage* is designed to optimize your health and well-being benefits with activities, challenges, personalized advice and recommendations. *Engage* also keeps track of your well-being incentive progress.

5. How do I register for *Engage*?

You can register on the [Engage website](#) or you can download the [Engage Wellbeing mobile app](#) by texting APP to 27978.

You *and* your covered spouse or domestic partner must *each* register on the [Engage](#) platform to participate in the Well-being Incentive Program.

To register, follow the instructions below:

- Employees should enter their MyID and the requested information to register.
- Covered spouses or domestic partners should enter the employee's MyID + "S". The remaining information entered should be specific to the spouse or domestic partner.
 - For example, if the employee's MYID is J40000, then the spouse or domestic partner should use: J40000S.
- If you've already registered, simply click "Sign In" on the [Engage home page](#).
- If you were a Castlight user, there's no need to register. Just log in to [Engage](#) using your existing login credentials.

Annual Physical

6. What is the annual physical requirement?

An annual physical is key to early detection of health problems. The results allow your doctor to find anything "out of the ordinary" and serve as a baseline to help determine what future health tests may be appropriate.

Your Northrop Grumman medical plan pays for the cost of your annual physical, related preventative care screenings and eligible preventive drugs – with no out-of-pocket expense. Please note that routine annual physicals are covered once per plan year; you don't need to wait 12 months between exams.

The following rules apply with respect to the annual physical for 2023:

- You and/or your covered spouse or domestic partner must receive an annual physical between Oct. 1, 2022 and Sept. 30, 2023; and
- The annual physical claim must be processed as a preventative care claim and reported by the medical plan claims processor (e.g., Anthem, Kaiser) in *Engage* no later than Oct. 31, 2023.

If you complete your annual physical between Oct. 1, 2022 and Sept. 30, 2023, but your medical claims processor doesn't process the claim appropriately and notify *Engage* by Oct. 31, 2023, then you won't receive a 2023 well-being incentive. If you've completed your annual physical and don't see the activity as completed on the [Engage](#) platform within a month of completion or sooner, you should contact your insurance carrier or provider to confirm your annual physical claim has been processed and the visit was coded correctly as preventative care.

7. What other options do I have for an annual exam?

If you're not able to see your doctor in-person for an annual physical, consider one of the following options:

- Contact your provider to discuss their ability to conduct telephonic or virtual annual physicals.
- Beginning Jan. 4, 2023, you can complete a **wellness screening** at your local Quest Patient Service Center or via an at-home testing kit. To get started:
 - Log in to [Engage](#) and navigate to the Benefits page. Select the Biometric Screening benefit to choose your option.
 - For in-person lab draws, you must have your labs collected by Sept. 30, 2023 in order to receive the well-being incentive. If you choose the at-home test option, your completed kit must be received by the Quest Patient Service Center no later than Sept. 30, 2023. Order your kit before Aug. 1, 2023 and return materials to Quest by Sept. 1, 2023 to allow ample mail and processing time.

All options are 100% covered and count as preventative care toward the annual physical requirement to obtain your well-being incentive.

8. Should I tell my doctor's office this is an annual physical when I make my appointment?

Yes. For the exam to count as your annual physical, the visit must be coded as such on the claim submission that your physician provides to the claims administrator or insurance carrier. This also ensures the office visit is covered at 100% as a preventative service.

If you're enrolled in an Anthem plan, please instruct your doctor's office to use the preventative care billing codes shown below to track that you've completed the annual physical requirement.

Service	CPT Codes
Annual Physical	If you are a new patient: <ul style="list-style-type: none"> • 18-39 years old: 99385 • 40-64 years old: 99386 • 65 years and older: 99387 or G0438 If you are an established patient: <ul style="list-style-type: none"> • 18-39 years old: 99395 • 40-64 years old: 99396 • 65 years and older: 99397 or G0439

9. Are there forms for me or my doctor to complete?

No, there are no forms that you or your doctor need to complete to verify your annual physical exam. The insurance claim submitted by the doctor should include a preventive visit code that indicates a wellness or annual physical exam was performed, which will be captured by the health plan administrator when the claim is processed.

10. Will I qualify for the incentive if I visit an out-of-network provider to receive my annual physical?

Yes. If your claims administrator or insurance carrier receives a claim form with the correct annual physical or preventive care diagnosis code, even if it's from an out-of-network provider, it will count towards meeting the annual physical requirement. Please note that physicals received from an out-of-network provider aren't typically covered at 100%. Refer to your health coverage summary for more information.

11. Do I have to wait one year from the last time I had my annual physical to receive my annual physical in 2023?

No. Routine annual physicals are covered once per plan year; you don't need to wait 12 months between exams. For example, if you had an annual physical in November 2022 you may receive another annual physical in June 2023, and it will be covered as a preventive visit.

12. How will Northrop Grumman know that I completed my annual physical?

Once your physician submits a claim for your annual physical to the claims administrator or insurance carrier for payment, the claims administrator or insurance carrier will notify *Engage* that you and/or your covered spouse or domestic partner have met the annual physical requirement.

If your spouse or domestic partner has other coverage and is eligible under your plan, call your insurance carrier for assistance.

13. How do I confirm that my annual physical exam will count towards completion of the 2023 Well-being Incentive Program?

After you complete your physical, you should first confirm your annual physical claim has been processed by logging on to [Engage](#) to view your claims. Employees enrolled in Anthem plans who are experiencing a delay in claim processing may call the customer service number on the back of their member ID card for assistance.

If your claim does not show as being processed, you should contact your provider to ensure they submitted the claim as a preventative care claim for processing. Your claim must be processed appropriately and sent to *Engage* by Oct. 31, 2023 in order for it to count towards completion of the 2023 Well-being Incentive Program.

14. I am a new hire and completed my annual physical before I started at Northrop Grumman. If I submit documentation of the annual exam, will that count towards the 2023 Well-being Incentive Program?

No. You must receive your annual exam while employed at Northrop Grumman. In addition, the annual exam must be covered under an eligible NGHP.

15. Who do I contact if I have questions about the annual physical?

If these FAQs do not address your specific question(s), please contact your claims administrator or insurance carrier as follows:

- Anthem Member Services: 800-894-1374
- CIGNA Global Member Services: 855-219-7381

If the claims administrator or insurance carrier is unable to assist you, please call the Northrop Grumman Benefits Center at 800-894-4194.

Receiving the Well-being Incentive

16. How will I receive my incentive?

If you're enrolled in an HSA-eligible health plan and enrolled in an HSA, you'll receive the well-being incentive as a contribution to your HSA. If you aren't enrolled in an HSA-eligible health plan and aren't enrolled in an HSA, you'll receive the incentive via payroll as taxable income.

To receive Northrop Grumman's HSA contribution, it's important that you set up an HSA through Fidelity Investments when you make your Annual Enrollment elections or anytime thereafter through [Fidelity NetBenefits®](#). Northrop Grumman's contribution cannot be made until the HSA is established. When you make your HSA election, keep in mind Northrop Grumman's contribution counts toward the IRS limit. Because the HSA is your account, you can stop or change your elections at any time online through [NetBenefits®](#) or by calling the Northrop Grumman Benefits Center at 800-894-4194.

17. Which medical plans are HSA-eligible plans?

To be eligible to establish and contribute to an HSA, you must be enrolled in an IRS-qualified high-deductible health plan (HDHP) and not have other disqualifying coverage (such as a general-purpose health care flexible spending account). HDHPs in the Northrop Grumman Health Plan include:

- Plan 2: Medium Premium/Medium Deductible Plan
- Plan 3: Low Premium/High Deductible Plan
- Plan 4: Medium Premium/Deductible Utah Extended Network Plan
- Kaiser High Deductible Health Plan

18. When will I receive the well-being incentive?

You'll receive the incentive as a contribution to your HSA or in your paycheck as taxable income within one to two pay periods of when both your annual physical and health assessments show completed in [Engage](#), provided you continue to satisfy the eligibility requirements described in FAQ #2.

19. How do I set up an HSA?

If you enroll in one of Northrop Grumman's HSA-eligible plans, you can set up an HSA if you meet the IRS eligibility requirements. See [IRS Publication 969](#) for details. Northrop Grumman doesn't set up your HSA for you. After enrolling in the HSA-eligible health plan, you'll be asked to set up your HSA with [Fidelity NetBenefits®](#). You have the option to set up your HSA with another financial institution. If you do that, you won't receive your well-being incentive in the form of an HSA contribution (and instead will receive the incentive via payroll as taxable income), and you won't be able to make your own contributions through pre-tax payroll deductions.

20. Do I have to contribute to the HSA in order to receive the incentive?

No. You don't have to make contributions to the HSA in order to receive the incentive. You only need to set up the account through Fidelity in order to receive Northrop Grumman's contribution. If you don't want to make your own HSA contributions, you'll need to elect a \$0.00 contribution to an HSA on [NetBenefits®](#). You must make a new affirmative election of \$0.00 for the 2023 plan year, even if you had already established an HSA and made a \$0.00 election in a prior plan year.

Northrop Grumman's contributions count toward the maximum IRS annual contribution amount.

21. What happens if I complete my well-being activities, but my covered spouse does not (or vice versa)?

If only you complete the requirements by the deadline provided, then you'll earn a \$500 incentive. If you don't complete the well-being activities by the deadline provided, but your covered spouse or domestic partner completes the well-being activities by the deadline provided, then you'll receive a \$500 incentive. You'll receive a \$1,000 incentive if both you and your covered spouse or domestic partner complete the well-being activities by the deadline provided.

Kaiser Permanente HMO Information

22. How is the Well-being Incentive Program different for employees enrolled in one of the eligible Kaiser HMOs?

Kaiser members generally don't receive annual physical exams; however, you must be current on key preventive screenings to qualify for the well-being incentive. Members (both you and your covered spouse or domestic partner) must complete the Kaiser Wellness Program Agreement housed on the [Kaiser website](#) in order to notify *Engage* that you and your covered spouse or domestic partner have met the annual physical requirement.

23. Where can I find the Kaiser Wellness Program Agreement?

Visit the [Kaiser website](#) and select "Sign your Wellness Program Agreement." Sign in with your kp.org user ID and password. If you aren't yet registered at [kp.org](#), click the "Register for an Account" button to receive a user ID and password. To receive the incentive, you must check "Yes" to accept the Kaiser Wellness Program Agreement, then click "Submit." If you don't accept this agreement, you won't be able to qualify for the 2023 Well-being Incentive Program.

24. How often do I need to sign my Kaiser Wellness Program Agreement?

The Kaiser Wellness Program Agreement must be signed each program year. To qualify for the 2023 Well-being Incentive Program, the requirements and the Kaiser Wellness Program Agreement must be completed between Jan. 1, 2023 and Sept. 30, 2023 and processed by Oct. 31, 2023.

25. How can I change my authorization in the Kaiser Wellness Program Agreement?

Log in to the [Kaiser website](#). Under Settings, click on "Accept or Revoke authorization." You'll be directed to the Kaiser Wellness Program Agreement to change your authorization.

26. What do eligible Kaiser Permanente members need to do to qualify for the well-being incentive?

Employees and their covered spouse or domestic partner qualify for the program incentive by staying up to date on their key preventive health screenings: BMI, blood pressure, total cholesterol and blood glucose. Participants 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 KP 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)

Kaiser members must also complete the health assessment on [Engage](#).

27. How do I know if I'm current on my health screenings?

You can determine your health screening status by contacting your Kaiser healthcare provider or through the Rewards Customer Service: Phone: 866-300-9867, Email: rewardscustomerservice@kp.org.

28. What do I do if I need to update some or all of my screenings?

To get a screening, you'll need to schedule an appointment with your Kaiser 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 visit kp.org to schedule an appointment online or email your doctor to request your screenings.

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

When you complete a Kaiser Permanente specific wellness screening, Kaiser will automatically notify *Engage*. This means that you don't have to report completing these activities. Please note: You'll need to accept your Kaiser Wellness Program Agreement authorization.

In accordance with privacy and security rules under HIPAA, the answers you provide in your health assessment and 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. The company will only receive aggregated data, which will help with the development of future programs that reflect the health needs of participants and beneficiaries.

Northrop Grumman does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice.

Current as of 1/2023