

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 2026 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 to participate in the Annual Physical Incentive Program. 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 requirement 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 requirement, you'll earn a credit towards your medical premium. This credit will be applied over the next 12 pay cycles. During each pay cycle, your medical premium cost will be deducted from the premium credit amount until it's fully exhausted. 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 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 requirement in order to receive the premium credit. Dependent children aren't required to complete the requirement. 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?

After your physician submits your claim to the claims administrator or insurance carrier for payment, they will inform Quantum Health that you have met the requirement. Northrop Grumman will then reduce your premium only after both you and your covered spouse or domestic partner (if applicable) have completed the requirement. If your covered spouse or domestic partner is a dependent under your plan but has other insurance that covers their annual physical/exam, call your claims administrator or insurance carrier for help documenting their requirement(s). 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 or download the app, and register or log in to your account.
- Once logged in, select the “Incentives” tab on the left-hand side.
- 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.
- Once your checklist shows 100% completed. Quantum Health will report your completion to Fidelity. You’ll receive your premium credit within two pay cycles.

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. Requests submitted to correct any potential administrative errors beyond Dec. 31, 2026, 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, alternative options are available. For those enrolled in an Anthem health plan, the Care Coordinators at Quantum Health can provide a waiver form for the employee’s healthcare provider to complete, so the activity

can be credited. Employees covered by Kaiser Permanente must contact their health plan provider directly to request a waiver form.

9. Do I have to pay out-of-pocket for my annual physical?

Your medical plan pays for the cost of your annual physical 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.

Note: Primary care providers may order multiple labs during an annual physical; however, not all labs are considered preventive. For example, general health panels will be processed at the diagnostic benefit level, meaning members will be billed for them as they are subject to deductibles.

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.

11. I'm a new hire and received an annual physical before I started at Northrop Grumman. Can this count toward the program requirement?

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

Information for Anthem Plan Members

1. What is the Annual Physical Incentive Program requirement?

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 for you to receive the incentive.

2. What are the program deadlines?

You and your covered spouse/domestic partner (if applicable) must complete an annual physical between Oct. 1, 2025, and Sept. 30, 2026. This must be processed as a preventive care claim and reported to Quantum Health by Anthem no later than Oct. 31, 2026. If the claim isn't processed appropriately and/or Quantum Health isn't notified by Oct. 31, 2026, 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. How do I report activity completion of myself and/or my covered spouse or domestic partner?

Anthem will automatically notify Quantum Health of the completed requirement for you and your covered spouse or domestic partner (if applicable).

Note: Annual physicals completed between Oct. 2025 and Dec. 2025 count toward the 2026 incentive year. These activity completions will be reported to Quantum Health as

of Jan. 1, 2026, with payments issued during 2026.

Information for Kaiser Permanente Plan Members

1. What is the Annual Physical Incentive Program requirement?

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 for you to receive the incentive.

2. What are the program deadlines?

You and your covered spouse/domestic partner (if applicable) must complete an annual physical between Oct. 1, 2025, and Sept. 30, 2026. This must be processed as a preventive care claim and reported to Quantum Health by Kaiser Permanente no later than Oct. 31, 2026. If the claim isn't processed appropriately and/or Quantum Health isn't notified by Oct. 31, 2026, 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. Where can I complete the Kaiser Permanente Wellness Program Agreement?

The Kaiser Permanente Wellness Program Agreement is no longer required as of Jan. 1, 2026. After this date, neither you nor your spouse or domestic partner (if applicable) will need to complete the agreement to earn the annual physical incentive.

5. What key preventive screenings are required in an annual physical?

Both the employee and their covered spouse/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)

6. How do I know when I'm due for my annual physical?

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.

7. How do I complete an annual physical?

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.

8. How do I report activity completion of myself and/or my covered spouse or domestic partner?

Kaiser Permanente will automatically notify Quantum Health of the completed

requirement for you and your covered spouse or domestic partner (if applicable).

Note: Annual physicals completed between Oct. 2025 and Dec. 2025 count toward the 2026 incentive year. These activity completions will be reported to Quantum Health as of Jan. 1, 2026, with payments issued during 2026.

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