

# 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 2026 Well-being Incentive Program.

Please note that the Well-being Incentive Program doesn't apply to Baltimore and Sunnyvale-represented employees. Baltimore and Sunnyvale-represented employees should instead review the Annual Physical Incentive Program FAQs.

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### General Well-being Incentive Program Questions

- 1. Who is eligible to participate in the Well-being Incentive Program?**

Employees enrolled in a Northrop Grumman Health Plan (NGHP) Anthem, Cigna Global, or Kaiser Permanente medical plan option are eligible to participate in the Well-being Incentive Program. Covered spouses or domestic partners who are enrolled in the medical plan may also participate in the activities to earn the incentive. Participants in the HMSA, Kaiser Hawaii, and Tricare Supplement plans aren't eligible for the well-being incentive. If you're no longer an active employee before your incentive and/or the incentive for your spouse or domestic partner has been paid, you won't receive an incentive. This is true even if you and/or your spouse or domestic partner 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.
  
- 2. Who administers the Well-being 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 \$500 well-being incentive as a contribution to your Fidelity Health Savings Account (HSA). If you aren't enrolled in an HSA-eligible plan or haven't set up your HSA, you'll receive the incentive in your paycheck as taxable income.

*Reminder: For employees enrolled in an HSA-eligible plan, you can create an account before completing your requirements; you don't need to wait for annual enrollment or make contributions to receive the tax-free incentive.*

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

- Visit [myquantumforngc.com](https://myquantumforngc.com) 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. Your incentive will be paid out within two pay cycles.

**5. What if my activity completion or biometric screening results aren't displaying correctly?**

If you have a question about your activity completion or biometric screening results, contact your Quantum Health Care Coordinators by calling 800-894-4194 and selecting 1 or by using the secure messaging portal or live chat at [myquantumforngc.com](https://myquantumforngc.com). Claims submitted for any administrative errors beyond Dec. 31, 2026, won't be considered and will be automatically denied.

**6. 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 can navigate to "Settings," and select "Wellness/Prevention." Then, they can turn on access for you to view their incentive checklist.

**7. 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 or Cigna Global must contact their health plan provider directly to request a waiver form.

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

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

*Note: Primary care providers may order multiple labs during an annual wellness visit; 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.*

**9. 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. In addition, Northrop Grumman is unable to see your biometric values and only receives aggregate data for the entire member population. Safeguards are in place to protect the privacy and security of your medical information.

**10. I'm a new hire and received an annual physical or eligible preventive care screening before I started at Northrop Grumman. Can this count toward the program requirement?**

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

## Information for Anthem Plan Members

**1. What are the Well-being Incentive Program requirements?**

To earn the well-being incentive, you must complete one of the requirements below. If you cover a spouse or domestic partner in your plan, you'll earn an additional incentive if they complete one of the requirements.

- Option 1: Complete an annual physical or eligible cancer screening **OR**
- Option 2: Complete a Quest Diagnostics biometric screening (in-person or via an at-home kit) **AND** complete a wellness assessment through Quantum Health (online or via the app)

**2. What is the deadline for the annual physical or cancer screening requirement (option 1)?**

You and your covered spouse or domestic partner (if applicable) must complete an annual physical or eligible cancer screening between Oct. 1, 2025, and Sept. 30, 2026. Either option 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. What cancer screenings fulfill the requirement (option 1)?**

The following preventive care screenings fulfill the requirement: breast cancer screening, cervical cancer screening, colorectal cancer screening or prostate cancer screening (Prostate-Specific Antigen [PSA] test). Speak with your Anthem healthcare provider to determine which preventive care screenings you're eligible for, or contact your Care Coordinators either via phone at 800-894-4194 or by using the secure messaging portal or live chat at [myquantumforngc.com](https://myquantumforngc.com).

*Note: If a cancer screening is not coded as a routine screening, it may be covered at 100% with the deductible waived under the diagnostic benefit. However, such screening will not qualify as a requirement for the well-being incentive, and members*

*will not receive a payout. Additionally, a colorectal cancer screening performed in an outpatient setting requires prior authorization. All other preventive care screenings do not require approval, regardless of whether they are conducted in an office or outpatient setting.*

**5. What are the deadlines for the wellness assessment and biometric screening (option 2)?**

You and your covered spouse or domestic partner (if applicable) must complete a wellness assessment on Quantum Health between Jan. 1, 2026, and Sept. 30, 2026. In addition, you and your covered spouse or domestic partner (if applicable) must complete a biometric screening through Quest Diagnostics either in-person or via an at-home kit. In-person visits must take place between Jan. 1, 2026, and Sept. 30, 2026. At-home kits must be ordered by Sept. 11, 2026, and returned to Quest Diagnostics by Sept. 30, 2026. If you opt for an at-home kit, after activating and completing your collection, you'll need to drop off your specimen using the pre-printed return envelope at a FedEx drop box Monday through Friday before 3 p.m. Please note, you need to drop off your specimen the same day you complete your collection. Check with your facility's mailroom to determine if there's a FedEx drop box on-site.

**6. How do I complete the Quantum Health wellness assessment?**

- a. Visit [myquantumforngc.com](https://myquantumforngc.com) or download the app, and register or log in to your account.
- b. Once logged in, select the "Wellbeing" tab on the left-hand side.
- c. Select "Get Started."
- d. Once in your Wellbeing Portal, you can access the wellness assessment from the home page or navigate to the "Incentives" tab.
  - o If this is your first time logging in, you must read and accept the Consent form. You'll also be asked to complete your profile. If you don't want to fill out the information at that time, select "Continue."
  - o If you've previously logged in, navigate to the "Incentives" tab.

**7. How do I complete the biometric screening?**

To schedule an in-person appointment at a Quest Diagnostics location or to request your free at-home kit, visit [myquantumforngc.com](https://myquantumforngc.com) or download the app. Once logged in, select the "Wellbeing" tab on the left-hand side. You can also use the Quantum Health app. When you register with Quest Diagnostics, you must use your MyID (e.g., "M11111"). If you cover a spouse or domestic partner, they must use your MyID and add an "S" to the end (e.g., "M11111S").

*Note: For in-person appointments, you must schedule through the Quantum Health website in order to meet program requirements.*

**8. 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(s) for you and your covered spouse or domestic partner (if applicable).

*Note: Annual physicals and/or eligible cancer screenings 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 Cigna Global Plan Members

### 1. What are the Well-being Incentive Program requirements?

To earn the well-being incentive, you must complete an annual physical or eligible cancer screening. If you cover a spouse or domestic partner in your plan, you'll earn an additional incentive if they complete either requirement.

### 2. What are the program deadlines?

You and your covered spouse or domestic partner (if applicable) must complete an annual physical or an eligible cancer screening between Oct. 1, 2025, and Sept. 30, 2026. Either option must be processed as a preventive care claim and reported to Quantum Health by Cigna Global 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. What cancer screenings fulfill the requirement?

The following preventive care screenings fulfill the requirement: breast cancer screening, cervical cancer screening, colorectal cancer screening or prostate cancer screening (Prostate-Specific Antigen [PSA] test). Speak with your Cigna healthcare provider to determine which preventive care screenings you're eligible for, or contact your Care Coordinators either via phone at 800-894-4194 or by using the secure messaging portal or live chat at [myquantumforngc.com](https://myquantumforngc.com).

*Note: If a cancer screening is not coded as a routine screening, it may be covered at 100% with the deductible waived under the diagnostic benefit. However, such screening will not qualify as a requirement for the well-being incentive, and members will not receive a payout. Additionally, a colorectal cancer screening performed in an outpatient setting requires prior authorization. All other preventive care screenings do not require approval, regardless of whether they are conducted in an office or outpatient setting.*

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

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

*Note: Annual physicals and/or eligible cancer screenings 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 are the Well-being Incentive Program requirements?

To earn the well-being incentive, you must complete one of the requirements below. If you cover a spouse or domestic partner in your plan, you'll earn an additional incentive if they complete one of the requirements.

- Option 1: Complete an annual physical or eligible cancer screening **OR**
- Option 2: Complete a Quest Diagnostics biometric screening (in-person or via an at-home kit) **AND** complete a wellness assessment through Quantum Health (online or via the app)

**2. What is the deadline for the annual physical or cancer screening requirement (option 1)?**

You and your covered spouse or domestic partner (if applicable) must complete an annual physical or eligible cancer screening between Oct. 1, 2025, and Sept. 30, 2026. Either option 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. What cancer screenings fulfill the requirement (option 1)?**

The following preventive care screenings fulfill the requirement: breast cancer screening, cervical cancer screening, or colorectal cancer screening. Speak with your Kaiser Permanente healthcare provider to determine which preventive care screenings you are eligible for, or contact your Care Coordinators either via phone at 800-894-4194 or by using the secure messaging portal or live chat at [myquantumforngc.com](https://myquantumforngc.com).

*Note: If a cancer screening is not coded as a routine screening, it may be covered at 100% with the deductible waived under the diagnostic benefit. However, such screening will not qualify as a requirement for the well-being incentive, and members will not receive a payout. Additionally, a colorectal cancer screening performed in an outpatient setting requires prior authorization. All other preventive care screenings do not require approval, regardless of whether they are conducted in an office or outpatient setting.*

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

You and your covered spouse or domestic partner (if applicable) must complete your 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 and/or preventive care 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).

**7. How do I complete an annual physical and/or preventive care 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.

**8. What are the deadlines for the wellness assessment and biometric screening (option 2)?**

You and your covered spouse or domestic partner (if applicable) must complete a wellness assessment on Quantum Health between Jan. 1, 2026, and Sept. 30, 2026. In addition, you and your covered spouse or domestic partner (if applicable) must complete a biometric screening through Quest Diagnostics either in-person or via an at-home kit. In-person visits must take place between Jan. 1, 2026, and Sept. 30, 2026. At-home kits must be ordered by Sept. 11, 2026, and returned to Quest Diagnostics by Sept. 30, 2026. If you opt for an at-home kit, after activating and completing your collection, you'll need to drop off your specimen using the pre-printed return envelope at a FedEx drop box Monday through Friday before 3 p.m. Please note, you need to drop off your specimen the same day you complete your collection. Check with your facility's mailroom to determine if there's a FedEx drop box on-site.

**9. How do I complete the Quantum Health wellness assessment?**

- a. Visit [myquantumforngc.com](https://myquantumforngc.com) or download the app, and register or log in to your account.
- b. Once logged in, select the "Wellbeing" tab on the left-hand side.
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  - o If this is your first time logging in, you must read and accept the Consent form. You'll also be asked to complete your profile. If you don't want to fill out the information at that time, select "Continue."
  - o If you've previously logged in, navigate to the "Incentives" tab.

**10. How do I complete the biometric screening?**

To schedule an in-person appointment at a Quest Diagnostics location or to request your free at-home kit, visit [myquantumforngc.com](https://myquantumforngc.com) or download the app. Once logged in, select the "Wellbeing" tab on the left-hand side. You can also use the Quantum Health app. When you register with Quest Diagnostics, you must use your MyID (e.g., "M11111"). If you cover a spouse or domestic partner, they must use your MyID and add an "S" to the end (e.g., "M11111S").

*Note: For in-person appointments, you must schedule through the Quantum Health website in order to meet program requirements.*

**11. 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) need to complete the agreement to earn the well-being incentive.

**12. 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(s) for you and your covered spouse or domestic partner (if applicable).

*Note: Annual physicals and/or eligible cancer screenings 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.*