

ANNUAL ENROLLMENT IS FROM OCT. 16 – NOV. 7, 2025

2026 Annual Enrollment Guide



**NORTHROP
GRUMMAN**

TAKE ACTION TO THRIVE

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**THIS BENEFITS GUIDE IS
CLICKABLE!**

Find the information you need in just a few clicks. You can use the tabs at the top of the page to go directly to the information you want.

A Message From Melanie Heitkamp

Northrop Grumman offers comprehensive and [award-winning](#) benefits to support the total well-being of our employees. **Annual Enrollment begins Oct. 16 and continues through Nov. 7.** This is your opportunity to review and select benefits for the upcoming year. Visit the [Total Rewards Gateway](#) to enroll in your 2026 benefits.

Join the Total Rewards team for a webinar on **Oct. 21 at noon or Oct. 28 at 3 p.m. ET** for helpful information about health plans, coverage and to have your questions answered. You can also get personalized, one-on-one support from a dedicated team of experts who can help navigate your benefits with **Quantum Health**.

Your benefits, which are shaped by employee feedback and insights, are an essential part of the Northrop Grumman Total Rewards package, so we encourage you to use this time to review available resources and make selections that meet the needs of you and your family.

Best regards,



BENEFITS OVERVIEW

Your 2026 Take-Action Checklist

- Review what's new for 2026.** See page 6 for a summary of what's new and changing for your Northrop Grumman benefits, effective Jan. 1, 2026.
- Explore your benefit options.** Annual Enrollment is your once-a-year opportunity to check in and make sure your current elections are the best fit for you and your family. Take time to review all benefit options in this guide and consider whether to make any changes in your coverage for the upcoming year. You have a number of special enrollment resources to help you make your decisions – check them out on page 23.
- Enroll online from Oct. 16 – Nov. 7, 2025** by visiting netbenefits.com/northropgrumman.

Things to consider when choosing benefits

Your healthcare needs are unique, and only you can decide which plan best fits your lifestyle and preferences. We're here to help you work through your options with some things to think about when it comes to selecting a medical plan that is right for you.

Before you enroll, take a moment to think about the following:

What level of coverage will you need? Just you? Spouse? Children? Family?

Do you or your family members have any medical conditions that require ongoing care or prescriptions?

How often do you see doctors or specialists?

Do you take ongoing prescriptions?

Are you planning to use your current providers? Which plans have them in network?

Are you anticipating any large medical expenses in the year ahead such as planned surgery or having a baby?

How prepared would you be to pay for an unexpected medical expense?

How do you prefer to manage costs (and do you want predictable payments or long-term savings)?

Do you prefer to save on premiums and spend more out-of-pocket if you need care, or do you want to spend more up front so that your costs are lower at the time of care?

Think about your needs and then consider which plan will be the best fit for you.

BENEFITS OVERVIEW

Join an Annual Enrollment Webinar

Click the QR code to join one of our two webinars.



Date: Tuesday, Oct. 21, 2025
Time: 12:00 – 1:00 PM EDT



Date: Tuesday, Oct. 28, 2025
Time: 3:00 – 4:00 PM EDT

IF YOU DON'T TAKE ACTION DURING ANNUAL ENROLLMENT...

- Your current benefit elections, including any dependent coverage, will continue in 2026, except for any Health Savings Account (HSA) or Flexible Spending Account (FSA) elections, which you must make each year during Annual Enrollment. If you don't make an FSA election during Annual Enrollment, you may not be able to contribute for 2026 and will not have access to any 2025 carryover dollars.
- You may adjust your HSA contributions at any time during the plan year.
- Your only opportunity to make other changes to your benefits during the plan year is if you experience a life event such as marriage, divorce or a new baby.
- Any benefit changes generally must be consistent with and made within 31 days of the qualified life event.



BENEFITS OVERVIEW

What's New for 2026

The following changes take effect on Jan. 1, 2026.

PROGRAM / PLAN / VENDOR	WHAT'S CHANGING EFFECTIVE JAN. 1, 2026
Healthcare Premiums	Healthcare premiums will increase for the upcoming plan year. We encourage you to review all available plan options carefully to ensure you select the coverage that best fits your healthcare needs and budget.
Medical – High Deductible Plans	To meet IRS requirements, deductibles will increase from \$3,300 to \$3,400 for the following plans and coverage levels: <ul style="list-style-type: none"> • Anthem Plan 2 and Plan 4: <ul style="list-style-type: none"> > You + Spouse > You + Children • Kaiser HSA eligible plans in Northern Calif., Southern Calif. and Mid Atlantic <ul style="list-style-type: none"> > You + Spouse > You + Children > Family
Vision	2026 vision benefit enhancements include: <ul style="list-style-type: none"> • Vision Care Plan: Contact lens allowance increase to \$150 • Both Vision Care Plan and Vision Care Plus Plan: Retinal screening benefit copay reduced to \$20 copay
Well-being Incentive	The Well-being Incentive Program will add more ways to qualify for your \$500 incentive, including completion of cervical, breast, colorectal or prostate cancer screenings. To qualify for the incentive, you must either: <ul style="list-style-type: none"> • Get an annual physical or approved screening, OR • Complete a biometric screening through Quest and the wellness assessment through Quantum Health.
Tax-Advantaged Accounts	IRS annual contribution limits will also increase for our other tax-advantaged accounts: <ul style="list-style-type: none"> • HSA: \$4,400 individual/\$8,750 family • Health Care FSAs: \$3,300 (you can roll over up to \$660 to the next year) • Dependent Day Care FSA: \$7,500 or \$3,750 if married and filing separately* (This is the first increase since this type of benefit was established in 1986.) <p>* Note: this limit may vary for highly compensated employees.</p>
Supplemental Life Insurance	For this Annual Enrollment only, you can enroll in one higher level of employee coverage without having to provide Evidence of Insurability (EOI), or proof of good health. Use the Life Insurance calculator and resources available through MetLife to help determine the level of benefits you need.
Voluntary Insurance Benefits	Coverage under the Accident, Critical Illness and Hospital Indemnity Insurance plans is expanding for 2026. Enhancements will be available at no additional cost. See page 22 for details.
Identity Theft Protection – Norton LifeLock	Norton LifeLock benefits will be enhanced with a new coverage level. You'll be able to choose between Norton Premier and Norton Premier Plus. See page 21 for details.

YOUR HEALTH COVERAGE

Medical

You have a choice of medical plans administered by Anthem, Kaiser Permanente Health Maintenance Organizations (HMOs) depending on your location and the Cigna Global Plan (if you work outside the U.S.).

Learn more about your Northrop Grumman [medical coverage](#) overall including the Kaiser Permanente and Cigna Global Plan by visiting the Total Rewards Gateway.

Anthem Medical Plans

With the Anthem medical plan options, you can choose coverage based on what's important to you. Consider whether you need a plan with a lower deductible and a higher monthly employee contribution, or a higher deductible with a lower monthly employee contribution. Below is a comparison of key features and monthly employee contributions.

	PLAN 1: HIGH PREMIUM / LOW DEDUCTIBLE PLAN ¹	PLAN 2: MEDIUM PREMIUM / MEDIUM DEDUCTIBLE PLAN ²	PLAN 3: LOW PREMIUM / HIGH DEDUCTIBLE PLAN
Annual In-network Medical Deductible			
You Only	\$1,000	\$1,700	\$3,500
You + Spouse or Child(ren)	\$1,500	\$3,400 (New for 2026!)	\$5,250
You + Family	\$2,000	\$3,400	\$6,750
Annual In-network Medical Cost-Sharing			
Preventive	100% coverage		
Non-Preventive	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible	You pay 30% coinsurance after deductible
Annual In-network Prescription Drug Coinsurance			
Preventive	100% coverage for certain preventive prescription drugs. Others may require coinsurance but are not subject to the deductible. Contact CVS / Caremark for details.		
Non-Preventive	After the applicable deductible, you pay the following: <ul style="list-style-type: none"> • Generic: 20% • Preferred Brand: 25% • Non-preferred Brand: 35% • Specialty: 25% (\$400 max) 		

¹ Plan 1: High Premium/Low Deductible Plan has a separate prescription drug deductible.

² Includes Plan 4: Medium Premium/Deductible Utah Extended Network Plan, which has the same benefit level as Plan 2: Medium Premium/Medium Deductible Plan, but broader network access that includes Intermountain Healthcare Systems (available in Utah and Idaho).

[Chart continues on next page](#)

YOUR HEALTH COVERAGE

Anthem Medical Plans (Continued from previous page)

	PLAN 1: HIGH PREMIUM / LOW DEDUCTIBLE PLAN ¹	PLAN 2: MEDIUM PREMIUM / MEDIUM DEDUCTIBLE PLAN ²	PLAN 3: LOW PREMIUM / HIGH DEDUCTIBLE PLAN
Annual In-network Out-of-pocket Maximums			
You Only	\$2,000	\$4,000	\$6,500
You + Spouse or Child(ren)	\$3,000	\$6,000	\$9,750
You + Family	\$4,000	\$8,000	\$13,000
Accounts to Help You Offset Your Deductible or Cover Medical Expenses			
HSA-eligible	No	Yes	Yes
Employee Bi-weekly Premium³ (Assumes a base salary of \$100,000 or less⁴)			
You Only	\$149.54	\$54.00	\$23.08
You + Spouse	\$318.92	\$156.46	\$62.31
You + Child(ren)	\$272.31	\$131.08	\$54.00
You + Family	\$422.31	\$190.62	\$81.23

¹ Plan 1: High Premium/Low Deductible Plan has a separate prescription drug deductible.

² Includes Plan 4: Medium Premium/Deductible Utah Extended Network Plan, which has the same benefit level as Plan 2: Medium Premium/Medium Deductible Plan, but broader network access that includes Intermountain Healthcare Systems (available in Utah and Idaho).

³ Premiums apply to non-represented employees. Represented employee premiums are available on [NetBenefits](#)[®].

⁴ These are bi-weekly contribution amounts for active, non-represented employees with a base salary of \$100,000 or less. Log in to [NetBenefits](#) to view all of your plan options and costs.

YOUR HEALTH COVERAGE

The following programs are available to Northrop Grumman employees and family members covered by an Anthem medical plan.

	<p>Quantum Health Personal Care Guides</p> <p>When dealing with a health condition or complex diagnosis, you and your family members have access to registered nurses who can help you:</p> <ul style="list-style-type: none"> • Understand your coverage • Manage certain health conditions • Prepare for hospital stays • Maintain or improve your health <p>Register at myquantumforngc.com to get started.</p>
	<p>SWORD Health</p> <p>In conjunction with LiveHealth® Online, SWORD Health offers:</p> <ul style="list-style-type: none"> • Thrive – virtual physical therapy for back, joint and muscle pain • Bloom – women’s pelvic health program <p>You can learn more about SWORD Health on the Total Rewards Gateway.</p>
	<p>Vida Health</p> <p>Vida Health offers additional health programs for eligible employees and dependents, including weight management, smoking cessation and management of chronic conditions like diabetes. You can learn more about Vida Health’s services on the Total Rewards Gateway.</p>
	<p>Progyny</p> <p>Northrop Grumman partners with Progyny to offer:</p> <ul style="list-style-type: none"> • Fertility and family forming benefits: Progyny provides family reproductive support through in vitro fertilization (IVF), intrauterine insemination (IUI), donor eggs and other services. • Pregnancy and postpartum support: Progyny provides a dedicated Pregnancy and Postpartum Coach (PPC) who will deliver one-on-one support to Anthem members throughout pregnancy and up to 12 months postpartum, at no cost. <p>You can learn more about Progyny on the Total Rewards Gateway.</p>

YOUR HEALTH COVERAGE

Extra Care for Your Physical Health

Your Northrop Grumman benefits include extra care to support a healthy you.

The following programs are available to all benefits-eligible U.S. employees, even if you're not enrolled in a Northrop Grumman medical plan.



Health Navigation through Quantum Health

When it comes to navigating your benefits, Quantum Health provides personalized guidance at no additional cost.

Spouses and domestic partners enrolled in a Northrop Grumman medical plan can also access this service, and services differ based on your medical plan.

Well-being Incentive Program

Quantum Health administers the Well-Being Incentive Program.

Learn more about [Quantum Health](#) on the Total Rewards Gateway.



Telemedicine through LiveHealth® Online

LiveHealth® Online brings the doctor to you, allowing you to visit with a board-certified doctor by using your smartphone, tablet or computer with a webcam for non-urgent services, including dermatology, psychiatry and psychology. If you're enrolled in an Anthem medical plan, your copay is just \$10. Learn more about [LiveHealth Online](#) on the Total Rewards Gateway.

YOUR HEALTH COVERAGE

Well-being Incentive Program

If you're enrolled in a Northrop Grumman Anthem, Kaiser or Cigna Global medical plan, you're eligible to earn a \$500 well-being incentive each year.* If you cover a spouse or domestic partner in your plan, you can earn an additional incentive if they complete one of the requirements.

Earning your \$500 reward is easy. Simply complete either of the following steps by Sept. 30 of each year:

1

Complete an annual physical or approved cancer screening.**

OR

2

Complete a wellness assessment through Quantum Health (online or via the app) and your biometric screening through Quest Diagnostics.

Learn more about the [Well-being Incentive Program](#) on the Total Rewards Gateway.

* Participants in the HMSA, Kaiser Hawaii and Tricare Supplement plans are not eligible for the Well-being Incentive Program. Baltimore and Sunnyvale-represented employees are eligible for the Annual Physical Incentive Program.

** In accordance with privacy and security rules under 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.

YOUR HEALTH COVERAGE

Dental

You have a choice of several dental plans, and preventive care is covered at 100% under all options:

- Delta Dental
 - > Dental Care Plus Plan
 - > Dental Care Plan
 - > Preventive Care Plan
- Cigna Dental Care Access Plan, a dental HMO option, is available in specific geographic locations

Learn more about your Northrop Grumman [dental coverage](#) by visiting the Total Rewards Gateway.

	DENTAL CARE PLUS PLAN	DENTAL CARE PLAN	PREVENTIVE CARE PLAN
	All plans provide 100% coverage for nationally recommended preventive care services with no deductible requirement.		
Deductible Employee Only Family deductible is 2x employee deductible	<ul style="list-style-type: none"> • PPO Network: \$100 • Premier Network: \$150 • Out-of-Network: \$200** 	<ul style="list-style-type: none"> • PPO Network: \$100 • Premier Network: \$150 • Out-of-Network: \$200** 	\$0 (In- and Out-of-Network)
	Deductible amounts accumulate separately for each network. For example, amounts applied to the PPO Network deductible don't also apply to the Premier Network deductible (and vice versa).		
Annual Maximum per person in- and out-of-network combined	<ul style="list-style-type: none"> • PPO Network: \$2,500 • Premier Network: \$2,000 • Out-of-Network: \$1,500** 	<ul style="list-style-type: none"> • PPO Network: \$1,500 • Premier Network: \$1,250 • Out-of-Network: \$1,000** 	\$500
Non-Preventive After Deductible	You pay 20% coinsurance	You pay 20% coinsurance	You pay 30% coinsurance
Basic Restorative Services After Deductible	<ul style="list-style-type: none"> • PPO Network: You pay 20% coinsurance • Premier Network: You pay 30% coinsurance • Out-of-Network: You pay 50%** 	<ul style="list-style-type: none"> • PPO Network: You pay 20% coinsurance • Premier Network: You pay 30% coinsurance • Out-of-Network: You pay 50%** 	Not covered
Major Restorative Services After Deductible	<ul style="list-style-type: none"> • PPO Network: You pay 50% coinsurance • Premier Network: You pay 50% coinsurance • Out-of-Network: You pay 50%** 	<ul style="list-style-type: none"> • PPO Network: You pay 50% coinsurance • Premier Network: You pay 50% coinsurance • Out-of-Network: You pay 50%** 	Not covered
Orthodontia Lifetime Maximum* per person in- and out-of-network combined	<ul style="list-style-type: none"> • PPO Network: \$3,000 • Premier Network: \$2,000 • Out-of-Network: \$1,500** 	Not covered	Not covered
Orthodontia Services After Deductible	<ul style="list-style-type: none"> • PPO Network: You pay 50% coinsurance • Premier Network: You pay 50% coinsurance • Out-of-Network: You pay 50%** 	Not covered	Not covered

* There is one lifetime maximum, even if you change to another PPO dental plan option. In other words, your lifetime maximum doesn't reset if you change dental plans.

** The plan covers 50% of the maximum allowable amount and you may have to pay the balance of your provider's charges if they are greater than the allowable amount.

CIGNA DENTAL CARE ACCESS PLUS PLAN

The Cigna Dental Care Access Plus plan is available in certain locations nationwide and works like a dental health maintenance organization (DHMO). You can find out more by visiting the [patient fee schedule](#) on the Total Rewards Gateway.

YOUR HEALTH COVERAGE

Vision

You have two vision plan options to choose from, available through Vision Service Plan (VSP):

- Vision Care Plus Plan
- Vision Care Plan

Covered services include annual eye exams and eyeglass lenses, with an allowance to use toward eyewear frames and contact lenses.

	VISION CARE PLUS PLAN	VISION CARE PLAN
Exams	Covered once every year <ul style="list-style-type: none"> • \$10 copay • \$20 copay for retinal screening – NEW! 	Covered once every year <ul style="list-style-type: none"> • \$10 copay • \$20 copay for retinal screening – NEW!
Eyeglass Lenses	Covered once every year <ul style="list-style-type: none"> • Standard progressive lenses: \$0 copay • Scratch-resistant coating: \$0 copay 	Covered once every other year <ul style="list-style-type: none"> • Standard progressive lenses: \$0 copay • Premium and custom progressive lenses: \$30 copay
Eyeglass Frames	Covered once every year <ul style="list-style-type: none"> • Plan pays up to \$200 	Covered once every year <ul style="list-style-type: none"> • Plan pays up to \$150
Contact Lenses	Covered once every year (instead of eyeglasses) <ul style="list-style-type: none"> • Plan pays up to \$200 • Exam: \$60 copay 	Covered once every year (instead of eyeglasses) <ul style="list-style-type: none"> • Plan pays up to \$150 – NEW! • Exam: \$60 copay
VSP EasyOptions	<ul style="list-style-type: none"> • Additional \$50 frame or contact lens allowance OR • Full coverage on premium or custom progressive lenses OR • Full coverage on light-reactive lenses OR • Full coverage on anti-glare coating 	Not applicable
VSP LightCare	\$200 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts	\$150 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts

Learn more about your Northrop Grumman [vision coverage](#) by visiting the Total Rewards Gateway.

YOUR EMOTIONAL WELL-BEING

Emotional Well-being Through NGCare

Our NGCare program, administered by ComPsych, focuses on supporting your emotional well-being and mental health in a holistic way – providing you with a continuum of care that includes digital tools, coaching and counseling. You automatically receive these benefits as a Northrop Grumman employee, and services are available to you and your family members.

Designed to help you and your family thrive, NG offers solutions for whatever is on your mind. **You can turn to NGCare/ComPsych – 24/7 – as your first resource to call**, to coordinate care and services across all aspects of your emotional health and well-being:

- **Tools to help with work/life balance**
 - > Coaching for topics like burnout and stress
 - > Digital tools to help with sleep, relaxation and managing anxiety
- **Free coaching and counseling** for emotional and mental health
 - > Family relationships, stress, burnout and anxiety at home or at work
 - > Free sessions for you and everyone in your family, with no enrollment needed
- **Family Care resources** to help you care for yourself and your loved ones, including your pets
 - > Child Resources – child care, back-up care, tutoring and college planning
 - > Aging Parent Resources – in-home support, assisted living and on-site assessments
 - > Pet Resources – care services for your pet such as dog-walkers and pet sitters
 - > Life Stages – getting married, making a big purchase, facing health challenges, partner separation, death of a loved one and more
- **Financial resources** to help you with your day-to-day finances and longer-term planning
 - > Buying or renting a house, plus resources for moving
 - > Building credit and making a budget
 - > Ideas for cost savings to allow for greater saving

Visit the Total Rewards Gateway to learn more about the [full suite of NGCare services](#), as well as the [myWork/Life page](#) for programs and services that further support your work/life balance.

GET STARTED TODAY – TAKE THE WELL-BEING ASSESSMENT

Register or login at Compsych.

When prompted to register enter webid NGCare. You can also call 800-982-8161 (TTY: 800-697-0353).

When prompted to register, enter WebID: NGCare. If you are already registered and on the NGC Network, use the [single sign on](#) link.

MAKE NGCARE YOUR FIRST CALL

Consider NGCare (provided by ComPsych) as your first point of contact for mental health, emotional well-being and family care. Designed to help you and your family thrive, our NGCare program offers solutions for whatever is on your mind. You can turn to NGCare/ComPsych – 24/7 – to coordinate care and services across all aspects of your emotional health and well-being. NGCare is offered to employees and household members at no cost. There is no need to enroll for this benefit.

YOUR EMOTIONAL WELL-BEING

Extra Care for Your Emotional Well-being

In addition to benefits coordinated through the NGCare program, you have these resources to support your emotional well-being and mental health through all phases of work and life.



Northrop Grumman Health Plans

Long-term counseling and mental healthcare, such as psychiatrists, inpatient and outpatient substance use services are available to those enrolled in a Northrop Grumman medical plan.

Learn more about [mental health care](#) on the Total Rewards Gateway.



LiveHealth® Online Telemedicine

Virtual appointments with a psychiatrist or psychologist, available 24/7 through LiveHealth Online telemedicine. If you're enrolled in an Anthem medical plan, you pay nothing (\$0 copay) for counseling and psychiatry (other fees may apply).

Learn more about [telemedicine](#) on the Total Rewards Gateway.



Mental Health First Aid

Many sites have employees who are certified Mental Health First Aiders. They can listen to you without judgement, maintain confidentiality and connect you with resources.

Learn more about [Mental Health First Aid](#) on the Total Rewards Gateway.

YOUR FINANCIAL HEALTH

Tax-Advantaged Accounts

Northrop Grumman offers four different tax-advantaged accounts to help you cover healthcare and dependent care expenses with pre-tax dollars. Be sure to check them out—they can help you save hundreds of dollars in taxes each year.

- [Health Savings Account \(HSA\)](#)
- [Limited Purpose Health FSA](#)
- [Health Flexible Spending Account \(FSA\)](#)
- [Dependent Day Care FSA](#)

Note: You need to take action every year during Annual Enrollment to enroll and contribute to these accounts.

Tax-Advantaged Accounts At-a-Glance

HEALTH SAVINGS ACCOUNT (HSA)	LIMITED PURPOSE HEALTH FSA	GENERAL PURPOSE HEALTH FSA	DEPENDENT DAY CARE FSA
Use for...			
Medical, dental and vision care expenses*	Dental and vision care expenses only	Medical, dental and vision care expenses See IRS Publication 969 for details on expenses that qualify for tax-free reimbursement.	Dependent care expenses (such as day care and elder care)
Open to...			
Participants in these plans: <ul style="list-style-type: none"> • Anthem Plan 2: Medium Premium/Medium Deductible Plan • Anthem Plan 3: Low Premium/High Deductible Plan • Anthem Plan 4: Medium Premium/Deductible Utah Extended Network Plan • Kaiser HSA-eligible plans 	All benefits-eligible employees; however, generally only those contributing to an HSA	All benefits-eligible employees except those who establish/are contributing to an HSA	All benefits-eligible employees
Who contributes...			
You and Northrop Grumman The company will contribute to your HSA if you complete the Well-being Incentive Program and are enrolled in Anthem Plan 2, 3 or 4, or the Kaiser HSA Plan. However, you'll first need to actively enroll in an HSA and enter a contribution amount.	Only you	Only you	Only you
2026 annual contribution limits...			
<ul style="list-style-type: none"> • \$4,400 employee-only coverage • \$8,750 family coverage • PLUS an additional \$1,000 if you're age 55 or older by the end of 2026 	\$3,300	\$3,300	\$7,500 (or \$3,750 if married but filing income taxes separately) Note: this limit may vary for highly compensated employees.

* See IRS Publication 969 for details on expenses that qualify for tax-free reimbursement.

YOUR FINANCIAL HEALTH

Important Reminders

For the HSA:

You own your HSA and the contributions made to it, whether from you or the company. It is not part of the Northrop Grumman Health Plan. If you leave or retire from the company, you can take your HSA balance with you.

While you can open an HSA at any time, you must elect during Annual Enrollment and open an account to start contributing in Jan.

You must elect to contribute to an HSA each year during Annual Enrollment. Otherwise, if you are currently contributing and don't take action during Annual Enrollment, your HSA election resets to \$0 for the next plan year – but the balance in your account remains yours to use into the future.

Any contribution Northrop Grumman makes counts against the IRS contribution limit.

If you choose not to make HSA contributions out of your pay, you must still have an HSA through NetBenefits to receive your well-being incentive as an HSA contribution.

- If you haven't yet opened an HSA and don't want to make HSA contributions, you'll need to manually set your contribution at \$0 after you open it. If you have an existing HSA account, it will be automatically set to \$0.

For the Health FSA and Limited Purpose FSA:

You must elect to contribute to your FSA each year during Annual Enrollment. Otherwise, if you are currently contributing and don't take action during Annual Enrollment, your FSA election resets to \$0 for the next plan year.

Any unused funds in your FSA, up to \$660, can be carried over to the following plan year – as long as you enroll in an FSA for the upcoming year. Otherwise, unused funds will be forfeited.

For the Dependent Day Care FSA:

You must elect to contribute to your FSA each year during Annual Enrollment. Otherwise, if you are currently contributing and don't take action during Annual Enrollment, your FSA election resets to \$0 for the next plan year.

Any unused amounts left credited to the Dependent Day Care FSA don't carry over and will be forfeited.

YOUR FINANCIAL HEALTH

Life, Accident and Disability

Basic Life and Accident Insurance*

You are automatically enrolled in Basic Life and Accidental Death & Dismemberment (AD&D) insurance at your yearly base pay (with a cap of \$1M) or \$50,000, whichever is greater.

Basic Life and AD&D benefits are automatically provided to all employees and are 100% paid by Northrop Grumman.

[Learn More »](#)

Disability Insurance (Short-Term and Long-Term)

If you're unable to work due to an illness or injury, disability coverage can provide the financial security you need while you recover.

SHORT-TERM DISABILITY (STD)*

STD benefits are designed to provide you with income for up to 26 weeks if you're absent from work because of an illness or injury. Benefits include the following:

- Up to 100% of base earnings for the first six weeks of disability
- Up to 60% of base earnings for up to 20 weeks afterward

STD benefits are automatically provided to all employees and are 100% paid by Northrop Grumman.

[Learn More »](#)

LONG-TERM DISABILITY (LTD)*

LTD benefits are designed to provide you with up to 50% of your monthly base salary if you're unable to work due to illness or injury beyond your STD coverage.

[Learn More »](#)

DESIGNATE YOUR BENEFICIARIES

Make sure your loved ones are financially protected by reviewing and updating your beneficiary designations across all your Northrop Grumman benefits. This ensures that your benefits are directed according to your wishes.

You need to designate beneficiaries separately for your life and other insurance coverage, and for your retirement savings plans. Just log in to [NetBenefits](#) and click your profile icon at top right to review and update.

YOUR FINANCIAL HEALTH

Extra Protection

You can choose from several different voluntary insurance plans to ensure greater coverage and peace of mind for you and your family. You may elect coverage for yourself, your eligible spouse and your eligible dependent children under each plan.

SUPPLEMENTAL LIFE, ACCIDENT & DISABILITY (AD&D) INSURANCE*

You can purchase:

- Optional Life Insurance for yourself (up to 8 times your annual base pay) and Optional Spouse and Child Life Insurance. [Learn More »](#)
- Optional AD&D Insurance for yourself (up to 10 times your annual base pay) and Optional AD&D Insurance for your family. [Learn More »](#)
- Optional LTD insurance – purchase an additional 10% of LTD insurance. [Learn More »](#)

* View the **NGHP SPD** for plan details. Represented employees should refer to their collective bargaining agreement for eligibility information. Employees in certain Strategic Business Units (SBUs) may have a different benefit.

ONE-TIME ENROLLMENT OPPORTUNITY FOR OPTIONAL LIFE OR AD&D INSURANCE

For this Annual Enrollment only, you can enroll in one higher level of employee coverage without having to provide Evidence of Insurability (EOI), or proof of good health.

Not sure how much life insurance you need? Use the calculators and resources available through [MetLife](#) to help determine the level of benefits you need.

AFLAC LTD CALCULATOR

Consider what coverage level will best meet your needs using the calculator on the Aflac website.

YOUR FINANCIAL HEALTH

Retirement

Your Northrop Grumman Savings Plan (NGSP)

The Northrop Grumman Savings Plan (NGSP), a 401(k) plan, is one of the many important ways we support your financial health. The plan gives you the opportunity to invest for your future on a pre-tax, Roth and/or traditional after-tax basis.

You may contribute from 1% to 75% of your eligible compensation in 1% increments to the NGSP. (Contributions from highly compensated employees are limited to 35%.) You can make contributions on a tax-advantaged basis up to IRS limits.

In addition to your own contributions to the NGSP, you may be eligible to receive contributions from the company. Northrop Grumman will make a matching contribution based on the sub-plan in which you participate. Some employees may qualify for other types of company contributions. (Contact the NGBC for more information about sub-plans.)

UPCOMING NGSP CHANGES

Recently passed legislation introduces changes to retirement savings plans, several which will impact the NGSP on Jan. 1, 2026:

- **Additional Catch-up Contributions** – Eligible employees ages 60-63 may be able to contribute additional catch-up contributions, in addition to regular catch-up contributions. (Contact the NGBC for more details.)
- **Roth Catch-up Contributions** – 2026 catch-up contributions must be made on a Roth 401(k) basis for employees whose wages were greater than \$145,000 (indexed) in the prior year. This change automatically takes effect for employee contributions after Jan. 1, 2026. (Contact the NGBC for more details.)

In Nov. 2025, several enhanced, automatic distribution options were recently added to the Savings Plan. These new options allow for customization, choice and flexibility to systematically withdraw from the plan at retirement. (Contact the NGBC for more details.)

[Learn More »](#)

FINANCIAL COUNSELING THROUGH FIDELITY

You can register for a complimentary financial one-on-one consultation and a phone-based financial well-being review with a licensed Fidelity representative. [Learn More »](#)

YOUR RETIREMENT PLANNING RESOURCES

You have a wealth of educational resources and tools to help you plan and prepare for your financial future. Find them on the Total Rewards Gateway under [myFinancialPlanning](#). These include pages covering a retirement planning overview, the NGSP, Medicare, Retiree Medical, Social Security and other financial resources.

UPDATE YOUR BENEFICIARIES

Remember that you need to designate beneficiaries separately for your life and other insurance coverage, and for your retirement savings plans. Just log in to [NetBenefits](#) and click your profile icon at top right to review and update.

YOUR FINANCIAL HEALTH

Extra Care for Your Financial Health

Your Northrop Grumman benefits include additional programs, tools and resources to provide extra support for your financial well-being. They can help you save money, protect your family and plan for your financial future.



Group Legal Plan through MetLife Legal

- Choice of two plans
- Easy access to legal counsel for many types of situations with no additional fee
- Free tax preparation services through TurboTax for employees enrolled in the Advantage Plan
- Pay your premiums through convenient payroll deductions

[Learn More »](#)



Identity Protection through Norton LifeLock

Get leading identity theft protection and device security at a discounted rate

- Choose from two comprehensive plans – the Premier Plan and the Premier Plus Plan
 - > Premier (Employee Only): \$6.49/month
 - > Premier (Employee + Dependents): \$10.99/month
 - > Premier Plus (Employee Only): \$10.49/month – **NEW!**
 - > Premier Plus (Employee + Dependents): \$17.48/month – **NEW!**
- Pay your premiums through convenient payroll deductions

[Learn More »](#)



Pet Insurance through Nationwide

- Cover your dog, cat, bird, rabbit, reptile or other exotic pet
- Pay your premiums through convenient payroll deductions

[Learn More »](#)

YOUR FINANCIAL HEALTH

Voluntary Insurance through MetLife

The following programs provide additional security for accidents, hospitalizations and critical illnesses by helping you pay your bills with cash benefits paid directly to you. These plans don't replace your medical coverage, but can protect you from out-of-pocket costs if you choose to enroll in them. Review the chart below to understand your voluntary benefit options.

	ACCIDENT INSURANCE	CRITICAL ILLNESS INSURANCE	HOSPITAL INDEMNITY INSURANCE
What is it?	Helps offset the out-of-pocket expenses medical insurance may not cover, including deductibles and coinsurance, if an employee or a covered family member experiences an accident.	Provides financial support to help protect employees and their eligible dependents against the financial impact of certain illnesses.	Pays benefits to help cover expenses – such as deductibles, coinsurance or household bills – when you or a covered family member is admitted to the hospital for a covered illness or injury.
What is covered?	<ul style="list-style-type: none"> • Dislocation or fracture • Intensive care • Ambulance • Medical treatment and services • Outpatient physician's treatment • Death • And more 	<ul style="list-style-type: none"> • Heart attack • Stroke • Cancer • Major organ failure • Alzheimer's disease • And more 	<ul style="list-style-type: none"> • Admission • Hospital stay • ICU stay • Rehabilitation, mental disorder and substance abuse stays • Observation
Benefit amount and costs	Learn More »	Learn More »	Learn More »

HEALTH SCREENING BENEFIT

You and each covered dependent also **receive \$50 per benefit, per year**, for completing certain screenings or tests under these plans.

[Learn More »](#)

ENROLLMENT RESOURCES

Your Enrollment Resources

Have questions? Need help comparing plans? Your Enrollment resources are here to help.



Quantum Health

- **Personalized, one-on-one support** for Northrop Grumman's health benefits
- Help with navigating health plans, programs and coverage
- All benefits-eligible U.S. employees can use this service at no additional cost
- Download the app or schedule a call directly through **Quantum Health**



ALEX®

Use **ALEX®** – your **digital benefits counselor** – during Annual Enrollment to help you choose your “best-fit” medical or dental plan



Total Rewards Gateway

- One-stop-shop for information on the comprehensive suite of benefits offered to eligible employees
- Find health plan documents such as Summaries of Benefits & Coverage and Summary Plan Descriptions
- Visit the **Life Stages** page for tips on actions to take when you experience a life change or milestone
- Log in to view the personalized monetary value of your pay and benefits



NetBenefits

- Enroll, monitor or make changes to your healthcare benefits and retirement savings elections
- Find helpful resources curated by Fidelity, including articles, videos and retirement financial modeling tools (once logged in to **NetBenefits**, select Plan & Learn at the top of the homepage)
- Find Summary Plan Descriptions for your retirement account(s)



Northrop Grumman Benefits Center (NGBC) 800-894-4194

- Talk to a representative if you need help enrolling
- Available Monday through Friday from 8:30 a.m. to midnight ET (except for most New York Stock Exchange holidays)
- Dial 711 for TTY service
- From outside the U.S., dial the out-of-country access number and then 800-894-4194

Summary Plan Description (SPD)

Review complete details of our health plan's benefits and coverage, located on our **Total Rewards Gateway** or **NetBenefits**

LEGAL NOTICES

Important Legal Notices

You may access required legal notices related to your healthcare benefits on [NetBenefits®](#) at netbenefits.com/northropgrumman. Navigate to Health & Insurance, click on Quick Links and then select the Reference Library from the drop-down menu.

- Medicare Part D Creditable Coverage Notice
- Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Women's Health and Cancer Rights Act Notice
- Summary Annual Report for the Northrop Grumman Corporation Group Benefits Plan
- Notice of Privacy Practices

You can request a free printed copy by contacting the Northrop Grumman Benefits Center at 800-894-4194.

Benefits plans for represented and SCA employees will be administered per their contracts. This guide contains information for participants in the Northrop Grumman Health Plan and doesn't apply to represented employees at Baltimore or Sunnyvale. This guide and the content on the Total Rewards Gateway and Fidelity NetBenefits websites provide a summary of important information about your participation in the Northrop Grumman Health Plan. This guide is not a Summary Plan Description but is a Summary of Material Modifications. Complete details about the plans are contained in the legal plan documents that govern plan operation and administration. If there is a discrepancy between the information provided on the websites and the provisions of the plan documents (including this guide), the plan documents will govern. The information contained herein is solely the responsibility of Northrop Grumman. Northrop Grumman reserves the right in its sole discretion to terminate, suspend, withdraw, amend or modify the plans at any time and for any reason.