

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 Annual Physical Incentive Program for Baltimore and Sunnyvale represented employees effective January 2023. Some FAQs are specific to the Kaiser Permanente HMO.

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Annual Physical Incentive Program

1. What is the Annual Physical Incentive Program?

The Annual Physical 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. If you and your covered spouse or domestic partner complete an annual physical or wellness screening, Northrop Grumman will provide an annual incentive that will reduce your employee contributions for medical insurance.

2. Who is eligible for the Annual Physical Incentive Program?

The Annual Physical Incentive Program is available to active Baltimore and Sunnyvale represented employees and their covered spouse or domestic partner enrolled in a Northrop Grumman Health Plan (NGHP). The Annual Physical Incentive Program doesn't apply to employees enrolled in HMSA, Kaiser Hawaii or TRICARE Supplement.

If you cease to meet this requirement 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 are not eligible for the Annual Physical Incentive Program.

If you complete the Annual Physical Incentive 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.

Engage

3. 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 annual physical incentive progress.

4. 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.

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

5. What is the annual physical requirement?

For the 2023 program year, you and your covered spouse or domestic partner are required to receive an annual physical exam between Oct. 1, 2022 and Sept. 31, 2023. For example, an annual physical completed in November 2021 won't qualify for the 2023 program. In addition, the annual physical claim must be appropriately processed by the insurance carrier or claims administrator as a preventative care claim by Oct. 31, 2023. 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 preventive care.

Your Northrop Grumman medical plan pays for the cost of your annual physical (one per plan year), related preventive care screenings and eligible preventive drugs — with no out-of-pocket expense. This benefit also applies to your covered family members. Your medical plan will notify *Engage* when your annual physical claim has processed. Please note that routine annual physicals are covered once per plan year; you don't need to wait 12 months between exams.

6. 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 annual physical 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 preventive care toward the annual physical requirement to obtain your incentive.

7. Who is required to have an annual physical as part of the Annual Physical Incentive Program?

Employees covered under one of the eligible NGHP-sponsored plans are required to complete an annual physical to receive a premium reduction in the cost of medical coverage.

If you cover a spouse or domestic partner in your plan, both you and your spouse or domestic partner must complete your annual physicals in order to be eligible to receive the incentive. The exam requirement doesn't apply to dependent children.

If you're enrolled in a Kaiser HMO, see the *"Kaiser Permanente HMO"* section below for more details.

8. Should I tell my doctor's office that 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 preventive service.

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

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

If you are enrolled in a Kaiser HMO, you and your covered spouse or domestic partner must complete an authorization form allowing Kaiser to notify *Engage* that the program requirements have been met. See the *"Kaiser Permanente HMO"* section below for instructions.

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 your annual physical incentive. 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 is a dependent under your plan but has other insurance that covers their annual physical, call your insurance carrier for help documenting their annual physical requirement.

13. 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 Annual Physical 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.

14. What happens if my covered spouse or domestic partner or I don't receive an annual physical by the Sept. 30, 2023 deadline?

If you and your covered spouse or domestic partner don't receive annual physicals by the Sept. 30, 2023 deadline, or ensure that your medical vendor processes the claims and submits to *Engage* by Oct. 30, 2023—you will forfeit your annual physical incentive for 2023.

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
- Kaiser Permanente Rewards Customer Service: 866-300-9867
- 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.

The Premium Credit

16. How much is the premium credit?

The chart below lists the credit amounts to be paid in full once your annual physical shows as complete in *Engage*, provided you continue to satisfy the eligibility requirements in FAQ #2 at the time the company processes and pays the incentive (e.g., active employee enrolled in an eligible plan).

Baltimore & Sunnyvale Represented Employees:

Coverage Level	Premium Credit
Employee Only	\$250
Employee + Spouse/Domestic	\$500
Employee + Child(ren)	\$300
Employee + Family	\$500

17. When will I receive the premium credit?

You'll receive the premium credit in full as soon as your medical vendor receives and processes your claim and reports it back to *Engage*. If you cover your spouse or domestic partner in your plan, they must also complete their annual physical by Sept. 30, 2023 in order to receive your premium credit.

18. Which premium will be reduced if I meet the Annual Physical Incentive Program requirement — medical, dental and vision? Or just medical?

The annual physical incentive premium credit applies to medical coverage only for Baltimore and Sunnyvale represented employees enrolled in the following NGHP options: Baltimore Premium Plus;

Baltimore Premium; Baltimore Value; Sunnyvale Premium; Sunnyvale Value; Kaiser Permanent HMO (excluding Hawaii) and Cigna Global. Employees enrolled in the TRICARE Supplement Plan aren't eligible.

19. How will Northrop Grumman know to reduce my premium?

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 Northrop Grumman's program record keeper, *Engage*, that you and/or your covered spouse or domestic partner (if applicable) have met the annual physical requirement. No further action is required on your part.

If you're enrolled in an HMO, you and your covered spouse or domestic partner will need to authorize your carrier to notify Northrop Grumman's record keeper when you and your covered spouse or domestic partner complete the annual physical. See the "Kaiser Permanente HMO" section below for instructions.

Kaiser Permanente HMO Information

20. How is the Annual Physical Incentive 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 annual physical 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 program requirements.

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

Visit the [Kaiser website](#) and log in using your kp.org user ID and password. If you aren't yet registered at [kp.org](#), click the "Register for an Account" button to get 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 Annual Physical Incentive Program.

To amend or change your authorization, under Settings, click on "Accept or Revoke authorization." You'll be directed to the Kaiser Wellness Program Agreement.

22. 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 Annual Physical 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.

23. What do eligible Kaiser Permanente members need to do to qualify for the annual physical 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)

24. 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.

25. 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.

26. How do I report completion of myself and my covered spouse or domestic partner's preventive health screenings (if applicable)?

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 the 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.

Current as of 1/2023