

ANNUAL ENROLLMENT IS OCT. 15 – NOV. 6, 2026

2027 ANNUAL ENROLLMENT GUIDE



 **CHOICES TO HELP YOU
THRIVE IN LIFE**

**NORTHROP
GRUMMAN**

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THIS GUIDE IS INTERACTIVE

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- Use the navigation menu at the top of every page to move between sections.
- The arrows at the bottom of each page move you forward and back in the document or back up to the contents page.
- Click on the hyperlink  button for additional information and the video  button to view a video. Underlined blue text is also hyperlinked, for example: netbenefits.com/northropgrumman

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ENROLLMENT RESOURCES

LEGAL NOTICES





A MESSAGE FROM MELANIE HEITKAMP

Benefits Annual Enrollment Is Open Through Nov. 6!

For 2027, we're introducing benefits that reflect what we've heard matters most to you — more choice, greater flexibility and more predictable costs. Learn more and make your selections during Annual Enrollment.

Get started today at the Total Rewards Gateway. You can also attend a webinar to ask questions and learn more about our offerings.

Best,

A handwritten signature in cursive script that reads "Melanie".

Melanie Heitkamp

Corporate Vice President and Chief Human Resources Officer

The Northrop Grumman logo, featuring the company name in a bold, blue, sans-serif font. To the right of the text is a stylized blue icon consisting of two vertical bars of different heights connected by a horizontal bar at the top, forming a square-like shape.

YOUR 2027 TAKE-ACTION CHECKLIST

✓ **REVIEW what's new for 2027**

We've made some exciting changes to your benefits. See [page 6](#) for a summary of what's new and what's changing, effective Jan. 1, 2027.

✓ **CONSIDER your needs, preferences and resources**

Only you can decide which elections best fit your life and future plans. That's why we offer tools and services to help you work through your options. See [page 23](#) to learn more.

✓ **EXPLORE your 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 of your benefit options and consider whether to make any changes for the upcoming year.

✓ **TAKE ACTION**

Enroll from Oct. 15 – Nov. 6, 2026 at netbenefits.com/northropgrumman. Outside of Annual Enrollment, you can make changes to most of your benefits only if you experience a qualifying life event, such as marriage, divorce or the birth of a child.



ANNUAL ENROLLMENT WEBINARS

Scan or click the QR code to join one of our six webinars and learn more about Northrop Grumman benefits and Annual Enrollment. (Must be on the Northrop Grumman Network to add an event to your calendar.)



GENERAL OVERVIEW WEBINARS



Tues., Oct. 20, 2026
12:00 – 1:00 PM EDT



Tues., Oct. 27, 2026
3:00 – 4:00 PM EDT



Tues., Nov. 3, 2026
12:00 – 1:00 PM EDT

NEW BENEFIT VENDORS WEBINARS



Thurs., Oct. 22, 2026
12:00 – 1:00 PM EDT



Thurs., Oct. 29, 2026
3:00 – 4:00 PM EDT



Thurs., Nov. 5, 2026
12:00 – 1:00 PM EDT

WHAT'S NEW FOR 2027

From the opportunity to purchase additional PTO to new benefits vendors and a new medical plan option, here's an overview of changes to your benefits that take effect January 1, 2027.



NEW: FIDELITY DECISION SUPPORT

Simplify the process of choosing the right health plan for you with the online **Fidelity Decision Support** experience. See [page 9](#).

New Medical Plan

We've added the **Anthem Coupe Copay Plan**, a new health plan with more predictable pricing up front. See [page 10](#).

New Dental Benefits Vendor

MetLife Dental is our new dental benefits vendor, offering a simplified member experience. See [page 13](#).

New Pharmacy Benefits Vendor

Express Scripts is our new pharmacy benefits vendor, offering greater price transparency and choice.

New Commuter Benefits Vendor

Fidelity is our new Commuter Benefits vendor. You may elect to set aside money from your paycheck, pre-tax, to help pay for eligible commuting expenses such as parking and transit at Annual Enrollment and monthly on NetBenefits®.

New: PTO Purchase*

Employees may now purchase up to 40 hours of additional PTO. Accrued PTO must be used before purchased PTO. Any unused purchased PTO will be paid out at the end of the year. You may buy PTO at Annual Enrollment or after return from certain types of leave.

*Union employees should refer to their Collective Bargaining Agreement (CBA) for eligibility.

WHAT'S CHANGING FOR 2027

In addition to what's new this year, there are a number of changes coming to current benefits. Here's an overview of changes that take effect January 1, 2027.

TAX-ADVANTAGED ACCOUNTS

FSA: General Purpose & Limited Purpose Health Care

Maximum contribution for 2027: \$3,400

Maximum rollover from 2026 to 2027: \$680

FSA: Dependent Day Care

Maximum contribution for 2027: \$7,500
(if married but file separately: \$3,750)

HSA

Maximum contributions for 2027:

- Self-only coverage under an HDHP: \$4,500
- Family coverage under an HDHP: \$9,000
- If you're age 55 or older: You can contribute an additional \$1,000

PLAN COSTS

Healthcare Premiums

Healthcare premiums will increase for 2027.

Critical Illness Insurance: New Tier Added

Employees will now have three options of critical illness insurance plans at \$15,000, \$30,000 or \$50,000.

The spouse and child amount increases to 100% of the employee amount.



CHOOSING A MEDICAL PLAN

Northrop Grumman offers a choice of medical plans administered by Anthem, Kaiser Permanente (depending on your location) and Cigna (if you work outside the United States). You can choose coverage based on what's important to you and your family. Here is some guidance as you consider your options.

YOUR COSTS

First, take a look at the main costs of a health plan.

- **Premium:** The amount you pay for membership in the plan, regardless of whether you use it.
- **Deductible:** The amount you pay for care out of pocket before insurance starts covering most costs.
- **Copay:** A fixed amount you pay for a covered visit or service (e.g., \$30 per doctor visit).
- **Coinsurance:** A percentage of the cost of a covered service that you pay, typically after you've met your deductible (e.g., you pay 20%, the plan pays 80%).
- **Out-of-pocket maximum:** The most you'll pay in a plan year (in addition to premiums). Once you pay this maximum amount, the plan pays for 100% of covered costs.

YOUR NEEDS

Next, consider your expected healthcare needs for 2027.

Use last year as a rough guide, and then think ahead to what might change in 2027. This helps you map out the pros and cons of each plan for your unique situation.

For example, if you have a chronic illness, are planning a surgery or pregnancy, or have children with regular medical visits, you might prefer a plan with a higher premium but lower deductible, since you expect to use healthcare often.

On the other hand, if you and your family members are generally healthy, see a doctor only once or twice a year, and don't have regular prescriptions, you might prefer a plan with a lower premium and higher deductible, since you don't expect to need healthcare very much.



 [Learn more about your medical plan options by watching this brief video.](#)

And find more information about all of your health plan options on the [Total Rewards Gateway](#).

The Company, as a matter of plan design, offers multiple medical plan options so employees may select the option that best fits their individual circumstances. The presentation, order, labeling or description of any option in these materials is not intended to recommend one option over another, to predict which option will be least costly for any participant, or to suggest that an employee should enroll in a particular option or another. In selecting an option, an employee should consider their own financial circumstances, risk tolerance, anticipated health care utilization for themselves and their families and other personal circumstances.

INTRODUCING FIDELITY DECISION SUPPORT

The choice of a plan is yours — but you're not alone.

The new Fidelity Decision Support experience helps you compare your Anthem medical plan options and make a more informed choice based on what matters to you and your family.

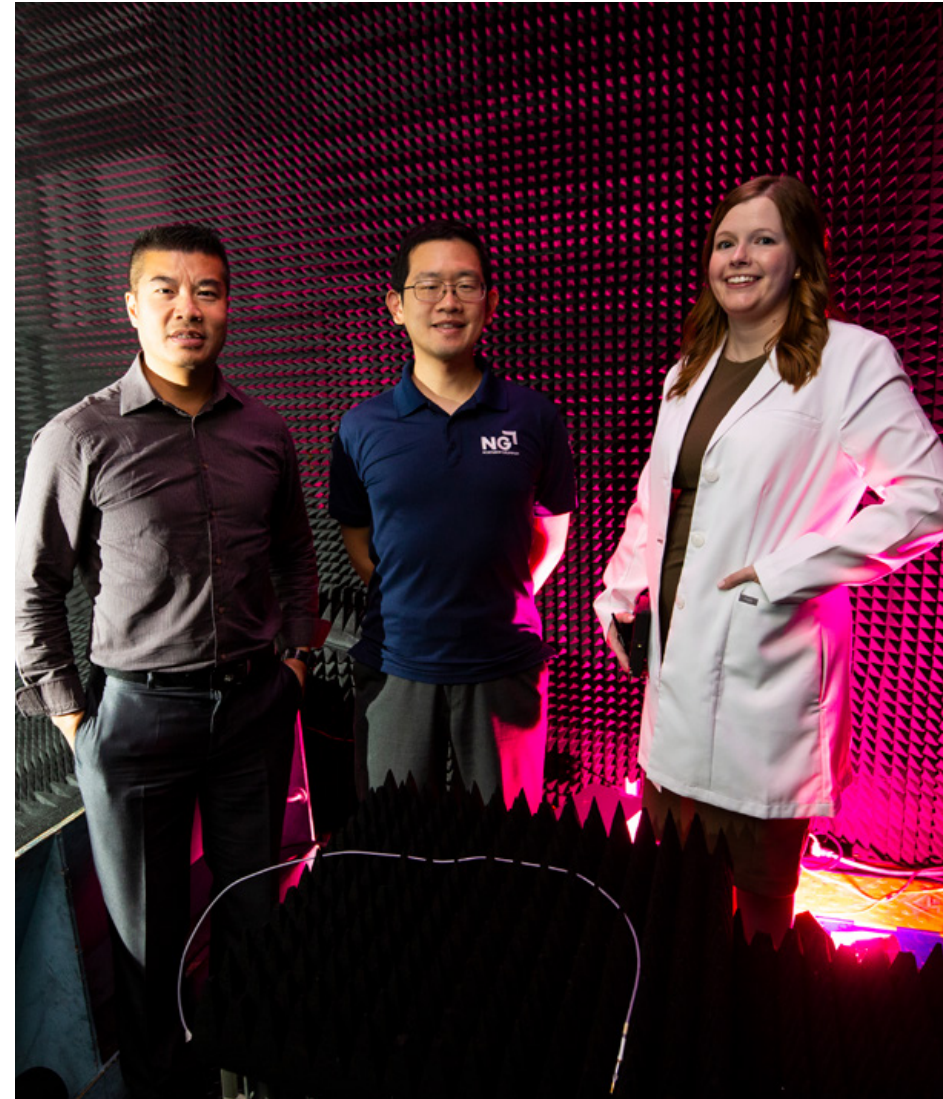
Everyone uses healthcare differently. Fidelity Decision Support guides you through questions about your healthcare needs and preferences and uses your responses, along with details about the Anthem medical plan options available to you, to provide a personalized comparison of your options.

The experience can help you consider factors such as:

- Your expected healthcare needs
- The needs of family members you plan to cover
- What you'll pay from your paycheck for coverage
- What you may pay when you receive care
- Differences in how the Anthem medical plan options work
- Your overall potential healthcare costs

If you have available healthcare claims history, you can choose to use that information as part of your Decision Support experience. If you decide to opt in, Decision Support can consider your available claims history along with the answers you provide to create an even more customized view of your Anthem medical plan options.

Based on the information you provide, you'll receive tailored information to help you understand which Anthem options may be a good fit — but the choice is always yours.



Access Fidelity Decision Support through [NetBenefits®](#) when making your Annual Enrollment elections.

INTRODUCING THE ANTHEM COUPE COPAY PLAN

In addition to our existing health plan options, we're now offering Coupe Copay, an Anthem health plan that offers more cost certainty up front.

HOW COUPE WORKS



Search for a high-quality provider using the member portal.



See what you'll pay before your appointment.



Visit your provider and get great care.



Pay your bills with no surprises.

THE COUPE DIFFERENCE

• Upfront Pricing

Members see exact, fixed copay costs for medical services before receiving care.

• No Deductibles

Instead of paying upfront deductibles or coinsurance for standard care, you pay only the copays.

• Simplified Billing

Providers are paid directly at the time of service, eliminating third-party medical bills and complicated Explanations of Benefits in favor of a single monthly statement.

• Network Access

With Coupe Copay, you get access to Anthem's high quality Preferred Provider Organization (PPO) network.

• Convenient App and Website

All of your medical plan information is available on the Coupe Health app or at coupehealth.com.

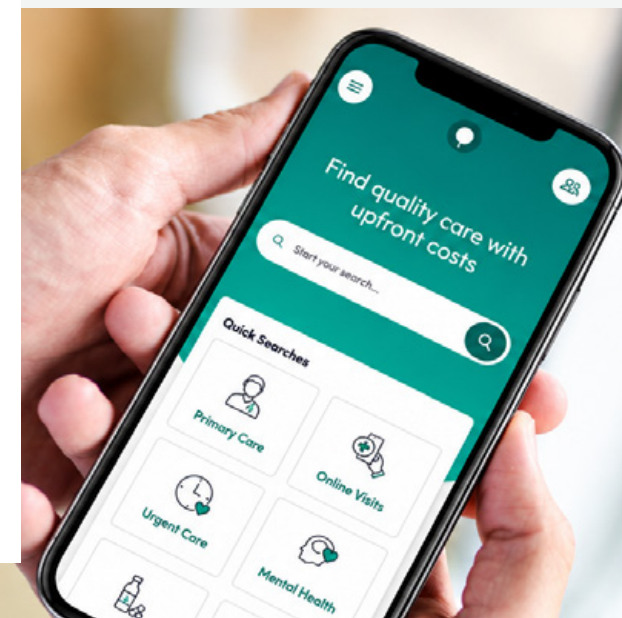
• Save with Preferred Providers

Preferred providers generally have lower copays than standard and non-preferred providers.

Coupe Health Valets

The new Coupe Copay plan includes Coupe Health Valets, a concierge resource — like a personal assistant — that can help you navigate your healthcare with confidence. Health Valets can assist with a variety of situations, including:

- Finding a high-quality provider
- Helping you understand different care options
- Answering questions on billing and general insurance questions



Anthem 2027 Medical Plans at a Glance

	PLAN 1 HIGH PREMIUM / LOW DEDUCTIBLE PLAN¹	PLAN 2 MEDIUM PREMIUM / MEDIUM DEDUCTIBLE PLAN²	PLAN 3 LOW PREMIUM / HIGH DEDUCTIBLE PLAN	NEW ANTHEM COUPE COPAY PLAN
Annual in-network medical deductible				
You Only	\$1,000	\$1,750	\$3,500	none
You + Spouse or Child(ren)	\$1,500	\$3,500	\$5,250	none
You + Family	\$2,000	\$3,500	\$6,750	none
Annual in-network medical cost-sharing				
Preventive	100% covered	100% covered	100% covered	100% covered
Non-Preventive	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible	You pay 30% coinsurance after deductible	Copays vary by provider and service — view more information at employers.coupehealth.com/northropgrumman
Annual in-network prescription drug cost-sharing				
Preventive	100% coverage for certain preventive prescription drugs. Others may require coinsurance but are not subject to the deductible. Contact Express Scripts for details.			100% covered
Non-Preventive	After the applicable deductible, you pay the following: Generic: 20% Preferred Brand: 25% Non-preferred Brand: 35% Specialty: 25% (\$400 max)			Generic: \$10 copay for a 30-day supply. Preferred Brand: \$90 copay for a 30-day supply. Non-preferred Brand: \$120 copay for a 30-day supply. Specialty: \$370 copay for a 30-day supply.
Annual in-network out-of-pocket maximums				
You Only	\$2,000	\$4,000	\$6,500	\$4,500
You + Spouse or Child(ren)	\$3,000	\$6,000	\$9,750	\$4,500
You + Family	\$4,000	\$8,000	\$13,000	\$9,000
Accounts to help you offset your deductible or cover medical expenses				
HSA-eligible	No	Yes	Yes	No
Employee bi-weekly premium³ (assumes a base salary of \$100,000 or less⁴)				
You Only	\$156.92	\$56.77	\$24.46	\$68.31
You + Spouse	\$335.08	\$164.31	\$32.77	\$198.00
You + Child(ren)	\$286.15	\$137.54	\$56.77	\$165.69
You + Family	\$443.54	\$200.31	\$85.38	\$240.92

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-union employees. Premiums for union employees are available on [NetBenefits®](#).

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

EXTRA CARE FOR ANTHEM PLAN MEMBERS

If you're enrolled in an Anthem medical plan, these low- or no-cost programs are available to you and your family.

Fertility, Family-Forming, Pregnancy and Postpartum Support

- **Fertility and family-forming benefits:** In vitro fertilization (IVF), intrauterine insemination (IUI), donor eggs and other services, via Progyny.
- **Pregnancy and postpartum support:** A dedicated Pregnancy and Postpartum Coach (PPC) will deliver one-on-one support throughout pregnancy and up to 12 months postpartum, via Progyny, at no cost to you.

Physical Therapy

In conjunction with LiveHealth® Online, SWORD Health Thrive offers virtual physical therapy to help you reduce back, joint and muscle pain.

- Connect with a licensed physical therapist who designs your custom plan
- Includes free digital kit and check-ins

Women's Pelvic Health

In conjunction with LiveHealth® Online, SWORD Health Bloom offers an easy-to-use digital program that helps improve comfort and long-term pelvic health.

- For bladder issues, bowel dysfunction and pelvic pain.

Rx Savings Solutions

Get personalized support reviewing your prescriptions to help identify lower-cost medications when possible.



Personalized Health Coaching

Vida Health offers support for weight management, smoking cessation, chronic conditions like diabetes, sleep issues, nutrition and more.

Telehealth Benefits

LiveHealth Online offers convenient virtual access to a range of health care services, including:

- **Primary Care.** Get regular health visits and checkups with virtual primary care. It's like an office visit without the trip to the office. You can even choose to see the same network Primary Care Provider (PCP) every time.
- **Urgent Care.** Access care 24/7 for common health issues including allergies, COVID-19 symptoms, the flu, sinus infections and UTIs. Physicians assess your symptoms, provide a treatment plan and send prescriptions to the pharmacy of your choice, when needed.
- **Therapy and Psychiatry.** See a therapist online to get help for anxiety, depression, panic attacks, stress relief and more. Virtual appointments with a psychiatrist or psychologist are available 24/7.
- **Dermatology.** Visit with a dermatologist online, 24 hours a day, 7 days a week. No appointment needed. It's a great option for care when your own doctor isn't available, and you can't wait weeks for an appointment.

Visit Total Rewards Gateway for copays and other costs by service and medical plan.

Learn more about these programs on the [Total Rewards Gateway](#)

DENTAL

You have a choice of three new, less complicated dental plans from our new dental vendor, MetLife Dental.

All three plans cover preventive care at 100% with no deductible required.

	DENTAL CARE PLUS PLAN	DENTAL CARE PLAN	PREVENTIVE CARE PLAN
Preventive Care	All plans provide 100% coverage for nationally recommended preventive care services with no deductible requirement.		
Deductible Employee Only Family deductible is 2x employee deductible	In-Network: \$100 Out-of-Network: \$200**	In-Network: \$100 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	In-Network: \$2,500 Out-of-Network: \$1,500**	In-Network: \$1,500 Out-of-Network: \$1,000**	\$500 (In- and Out-of-Network)
Non-Preventive After Deductible	You pay 20% coinsurance	You pay 20% coinsurance	You pay 30% coinsurance
Basic Restorative Services After Deductible	In-Network: You pay 20% coinsurance Out-of-Network: You pay 50%**	In-Network: You pay 20% coinsurance Out-of-Network: You pay 50%**	Not covered
Major Restorative Services After Deductible	In-Network: You pay 50% coinsurance Out-of-Network: You pay 50%**	In-Network: You pay 50% coinsurance Out-of-Network: You pay 50%**	Not covered
Orthodontia Lifetime Maximum per person* in- and out-of-network combined	In-Network: \$3,000 Out-of-Network: \$1,500**	Not covered	Not covered
Orthodontia Services After Deductible	In-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 plan options.

** 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](#).

Learn more about your dental coverage on the [Total Rewards Gateway](#)

VISION

You have two vision plan options to choose from, both offered by Vision Service Plan (VSP).

Covered services include annual eye exams and eyeglass lenses, with an allowance to use toward eyewear frames and contact lenses if you visit an in-network eye doctor.

	VISION CARE PLUS PLAN	VISION CARE PLAN
Exams	Covered once every year · \$10 copay · \$20 copay for retinal screening	Covered once every year · \$10 copay · \$20 copay for retinal screening
Eyeglass Lenses	Covered once every year · Standard progressive lenses: \$0 copay · Scratch-resistant coating: \$0 copay	Covered once every other year · Standard progressive lenses: \$0 copay · Premium and custom progressive lenses: \$30 copay
Eyeglass Frames	Covered once every year · Plan pays up to \$200	Covered once every other year · Plan pays up to \$150
Contact Lenses	Covered once every year (instead of eyeglasses) · Plan pays up to \$200 · Exam: \$60 copay	Covered once every year (instead of eyeglasses) · Plan pays up to \$150 · Exam: \$60 copay
VSP EasyOptions	You may choose one from this list · Additional \$50 frame or contact lens allowance · Premium or custom progressive lenses fully covered · Light-reactive lenses fully covered · Anti-glare coating fully covered	Not applicable
VSP LightCare Allowance for ready-made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses (instead of prescription glasses or contacts)	\$250 allowance	\$150 allowance

Learn more about your vision coverage on the [Total Rewards Gateway](#)

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 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.

SIMPLY COMPLETE EITHER OF THE FOLLOWING STEPS BY SEPT. 30 OF EACH YEAR:

1. Annual physical or approved cancer screening.**

OR

2. Wellness assessment **and** Quest Diagnostics biometric screening.

Your incentive will be deposited, untaxed, into your Health Savings Account (HSA). If you aren't enrolled in an HSA-eligible plan or haven't set up an HSA, you'll receive the incentive in your paycheck as taxable income.

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

** Your annual physical and other healthcare services are confidential and protected under HIPAA. Northrop Grumman does not receive your individual annual physical results, and safeguards are in place to help protect your medical information.



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

EMOTIONAL WELL-BEING THROUGH NGCARE

Our NGCare program, administered by ComPsych, is designed to help you and your family thrive.

It supports emotional well-being and mental health with digital tools, coaching and counseling.

NGCare/ComPsych is the first place to call, 24/7, to coordinate care and services across all aspects of emotional health and well-being. You automatically receive these benefits as a Northrop Grumman employee, and services are also available to your family members. They include:



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 household, with no enrollment in a medical plan needed



Financial planning resources to help you with your day-to-day finances and long-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



Tools to help with work/life balance

- Coaching for topics like burnout and stress
- Digital tools to help with sleep, relaxation and managing anxiety



Family Care resources to help you care for yourself and your family — including 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:** Free membership to Sittercity helps you find dog-walkers and pet sitters
- **Life Stages:** getting married, making a big purchase, facing health challenges, partner separation, death in the family and more



Get Started Today: Take the Well-Being Assessment

ComPsych's Well-Being Assessment helps you identify specific areas where you could use some support. Register or log in at [ComPsych](#). When prompted to register, enter WebID: NGCare. If you are already registered and on the NGC Network, use the [single sign-on link](#).

You can also call 800-982-8161 (TTY: 800-697-0353).

Learn more about the full suite of NGCare services on the [Total Rewards Gateway](#)

HEALTH SAVINGS ACCOUNTS

At Northrop Grumman, you can open a tax-advantaged Health Savings Account to help you cover medical and prescription expenses with pre-tax dollars. You must be enrolled in an HSA-eligible Medical Plan to open a Health Savings Account.

The HSA lets you use tax-free income to pay for certain medical, dental, vision and wellness expenses for yourself and your family. **Here's how it works:**

- When you set up an HSA, you designate a certain amount to be deducted from your paycheck on a per-pay-period basis to be deposited, untaxed, into your HSA account.
- For calendar year 2027, the IRS HSA contribution annual limit is \$4,500 for self-only coverage and \$9,000 for family coverage.
- The HSA may be used to pay for certain deductibles, coinsurance and other qualified medical and prescription expenses on a tax-advantaged basis.
- The money in the account will always be yours. If you leave or retire from the company, you take your HSA balance with you.
- You can make additional contributions to your HSA outside of payroll through [NetBenefits](#).® These contributions count toward the IRS annual HSA limit.
- At Northrop Grumman, we'll contribute \$500 — up to \$1,000 total — to your HSA when you and/or your spouse or domestic partner complete the [Well-Being Incentive Program](#) requirements, as long as you're enrolled in an eligible Northrop Grumman medical plan and have opened an HSA. You can receive the company contribution even if you don't contribute to the HSA yourself. The company contribution counts toward the IRS maximum contribution limit.
- While you can open an HSA at any time, you must open an account during Annual Enrollment if you want to start contributing in January via paycheck.
- If you are enrolled in an HSA, you can also enroll in a Limited-Purpose FSA to help cover dental and vision expenses.
- For more information, view [IRS Publication 969](#).



Learn more about the Health Savings Account by watching this brief video.



FLEXIBLE SPENDING ACCOUNTS

Northrop Grumman offers three 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.

THERE ARE THREE TYPES OF FLEXIBLE SPENDING ACCOUNTS:

- 1. The Limited Purpose FSA** for dental and vision care
- 2. The General Purpose FSA** for medical, dental and vision care
- 3. The Dependent Day Care FSA** for certain day care and elder care.

All three FSAs let you use tax-free income to pay for certain goods and services. Here's how it works:

- When you set up an FSA, you designate a certain amount to be deducted from your paycheck on a per-pay-period basis to be deposited, untaxed, into your FSA account.
- For calendar year 2027, IRS FSA contribution annual limits for the Limited Purpose and General Purpose FSAs are \$3,400 per employee. For the Dependent Day Care FSA the IRS limit is \$7,500 per household, or \$3,750 if married filing separately.
- Any unused funds in the FSA, up to \$680, can be carried over to the following plan year — but only if you re-enroll in an FSA during Annual Enrollment for the upcoming year. Unused funds over \$680 will be forfeited.
- For more information, view [IRS Publication 502](#).
- You must elect to contribute to your Health and/or Limited Purpose FSA each year during Annual Enrollment. If you were contributing in 2026 and don't take action during Annual Enrollment, your FSA election resets to \$0 for the new plan year.
- Adjustments to an FSA midyear are permitted only if you experience a qualifying life event, such as marriage, divorce or the birth of a child.



Learn more about Flexible Spending Accounts by watching this brief video.

HSA and FSAs at a Glance

	USE FOR	OPEN TO	WHO CONTRIBUTES	2027 ANNUAL CONTRIBUTION LIMITS
Health Savings Account (HSA)	Medical, dental and vision care expenses (See IRS Publication 969 for details on expenses that qualify for tax-free reimbursement.)	- Participants in Anthem Plans 2, 3 and 4 - Participants in Kaiser HSA-eligible plans	You and Northrop Grumman The company will contribute to your HSA if you are actively enrolled in one at the time you and/or your spouse or domestic partner complete the Well-Being Incentive Program.	\$4,500 employee-only coverage \$9,000 family coverage - You may add an additional \$1,000 if you will be age 55 or older by the end of 2027
Limited Purpose Health Flexible Spending Account (FSA)	Dental and vision care expenses only	All benefits-eligible employees; however, generally only those who have an HSA	You	\$3,400
General Purpose Health Flexible Spending Account (FSA)	Medical, dental and vision care expenses (See IRS Publication 502 for details on expenses that qualify for tax-free reimbursement.)	All benefits-eligible employees except those who have an HSA	You	\$3,400
Dependent Day Care Flexible Spending Account (FSA)	Dependent care expenses (such as day care and elder care)	All benefits-eligible employees	You	\$7,500, or \$3,750 if married but filing income taxes separately

LIFE, AD&D AND DISABILITY INSURANCE

BASIC LIFE AND AD&D INSURANCE*

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

Basic Life and AD&D benefits are automatically provided to all eligible employees and are 100% paid by Northrop Grumman. [↗](#)

DISABILITY (SHORT-TERM AND LONG-TERM)

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

Short-Term Disability (STD)*

STD benefits provide income for up to 26 weeks if you can't work due to 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 eligible employees and are 100% paid by Northrop Grumman. [↗](#)

Long-Term Disability (LTD)*

LTD benefits are designed to provide you with up to 50% of your monthly base salary up to a maximum benefit of \$15,000 per month if you're unable to work due to illness or injury beyond your STD coverage. All eligible employees are automatically enrolled in basic LTD coverage, which Northrop Grumman provides at no cost to you. [↗](#)

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

TAKE ACTION: 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 plans. Just log in to [NetBenefits®](#) and click your profile icon at top right to review and update.

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, AD&D AND DISABILITY INSURANCE*

You can purchase:

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

DECISION TOOLS

MetLife Resources

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.



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

FINANCIAL HEALTH BENEFITS

	WHAT IS IT?	WHAT DOES IT COVER?
Accident Insurance	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.	• Dislocation or fracture • Intensive care • Ambulance • Medical treatment and services • Death • And more
Critical Illness Insurance	Provides financial support to help protect employees and their eligible dependents against the financial impact of certain illnesses.	• Heart attack • Stroke • Cancer • Major organ failure • Alzheimer's disease • And more
Hospital Indemnity Insurance	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.	• Admission • Hospital stay • ICU stay • Rehabilitation, mental disorder and substance abuse stays • Observation

Identity Protection [↗](#)

Get leading identity theft protection and device security at a discounted rate from LifeLock by Norton.

- Choose from two comprehensive plans: Premier Plan and Premier Plus Plan
- Pay your premiums through convenient payroll deductions

Pet Insurance [↗](#)

- Cover your pet through Nationwide
- Pay your premiums through convenient payroll deductions

Group Legal Plan [↗](#)

- Choice of two plans from MetLife
- 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

Visit Total Rewards Gateway for plan details and current rates.

HEALTH SCREENING BENEFIT

If you enroll in MetLife Accident, Critical Illness or Hospital Indemnity Insurance, you and each covered dependent can receive a \$50 benefit per plan, per year for completing certain eligible health screenings or tests. Submit your claim to MetLife to receive payment. [↗](#)

YOUR ENROLLMENT RESOURCES

Have questions or need help comparing plans? Your Enrollment Resources are here to help.

NEW: Fidelity Decision Support

During Annual Enrollment, you can use Fidelity Decision Support to help you make informed decisions about which Anthem medical plan option will meet your needs based on cost and coverage. It can also calculate how much you may want to consider saving in an HSA or health FSA. See [page 9](#).

Fidelity NetBenefits®

- Enroll, monitor or make changes to your healthcare benefits.
- Find helpful resources, including articles, videos and other tools.

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 actions to take when you experience a life change or milestone.
- Log in to view a personalized snapshot of the monetary value of your pay and benefits.

Northrop Grumman Benefits Center (NGBC)

- 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).
- 800-894-4194. TTY: 711. Outside the U.S.: dial the out-of-country access number and then 800-894-4194.
- Summary Plan Description (SPD): Review complete details of your benefits and coverage on [Total Rewards Gateway](#) or [NetBenefits®](#).



IMPORTANT LEGAL NOTICES

The Northrop Grumman Health Plan is a component plan of the Northrop Grumman Corporation Group Benefits Plan (the “Plan”). Effective September 8, 2026, the Plan was amended to specify that the provisions of the Plan (including the Northrop Grumman Health Plan) will be construed and enforced according to the laws of the Commonwealth of Virginia, except to the extent the provisions of the Internal Revenue Code or the Employee Retirement Income Security Act supersede such laws. In addition, the Plan was amended to specify that any legal action with respect to the Plan (including the Northrop Grumman Health Plan) must be brought in the U.S. federal District Court for the Eastern District of Virginia, Alexandria Division, except to the extent that enforcement of this venue clause is prohibited by law.

You may access required legal notices related to your healthcare benefits on NetBenefits® at netbenefits.com/northropgrumman.

From Accounts & Benefits, select Health & Insurance. Scroll down to Take Action and select Review Plan Documents. That’s where you’ll find:

- 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 free printed copies by contacting the Northrop Grumman Benefits Center at 800-894-4194.

This guide contains information for participants in the Northrop Grumman Health Plan, a component plan of the Northrop Grumman Corporation Group Benefits Plan. This guide provides a summary of important information about your participation in the Northrop Grumman Health Plan and describes certain changes to the Plan. This guide is a summary of material modifications to the Plan. Complete details about the Plan are contained in the legal plan documents that govern plan operation and administration. Northrop Grumman reserves the right in its sole discretion to terminate, suspend, withdraw, amend or modify the Plan at any time and for any reason.

