2027 Benefits Annual Enrollment







Leslie Melton

When Is Annual Enrollment?

Annual Enrollment is **Oct. 15** through **Nov. 6, 2026**



Benefits elected during this time will take effect on Jan. 1, 2027.



Current plans will continue if you don't make an election – except for FSA and HSA. You must make FSA and/or HSA elections to participate in 2027.



To enroll, log on to Fidelity's NetBenefits website, where you'll be prompted to make your elections.

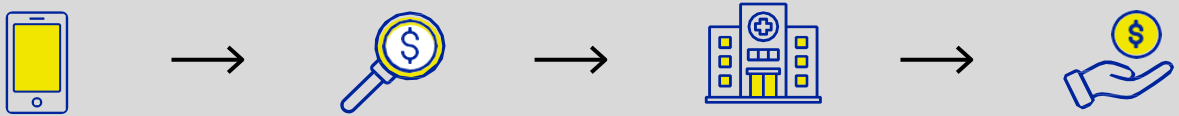
For assistance with enrollment, you can also call the Northrop Grumman Benefits Center at +1 (800) 894-4194

What's New For 2027!

Introducing the **Anthem Coupe Copay Plan**

In addition to our existing health plan options, the Coupe Copay Plan 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 suprises.

- **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.
- **Tier-Based Savings**
  Higher-quality Preferred healthcare providers have lower copays than Standard and Non-Preferred.

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

https://employers.coupehealth.com/northropgrumman

What's New For 2027!

New Pharmacy Benefit Vendor

- **Express Scripts (ESI),** part of Evernorth Health Services, will replace CVS Caremark
- **New Transparent Pricing –** you pay what the pharmacy pays for your drug
- **More Choice –** you can fill your prescriptions at any network pharmacy. You no longer have to get your 90-day prescriptions at a CVS pharmacy

Compare prices on the ESI app or website to explore options that can save you money

www.Express-Scripts.com/NorthropGrumman

New Dental Benefit Vendor

- **MetLife** will replace Delta Dental of California
- **Best Network Growth–** Largest network growth of dental plan vendors in 2025 and 2026
- **Same Plan Options now with one benefit level –** no more having to determine which network your dentist is in. All benefits paid at the higher level

https://www.metlife.com/info/ngc/benefits/dental-insurance/ (choose PDP Plus Network)

What's New For 2027!

PTO Purchase

- Eligible employees* may purchase up to 40 additional hours of PTO during Annual Enrollment, to be used in the following year
- Deductions will be taken from January through November at the rate of pay when the election was made
- Employees MUST use all accrued PTO before purchased PTO can be used
- Purchased PTO not used by November 30 will be paid out to employees in December, at the rate it was bought in during enrollment

Before electing this benefit, consider your anticipated PTO accruals, time-off plans, and how much additional time you realistically expect to use

New Commuter Benefits Vendor

- **Fidelity** will replace Health Equity
- **Same plan options –** set aside money on a pre-tax basis for your eligible commuting expenses, including mass transit, vanpool, and commuter parking
- **Now all in one place –** elections can be made during Annual Enrollment or monthly



*Represented employees should refer to their CBA for eligibility.

What's Changing for 2027

- Per pay premiums will increase for all medical plans
- Medical plan deductibles changes to meet IRS limit requirements

Anthem Plan 2/4	Current	2027
Med Prem/Deduct Med Prem/Deduct (Utah) Kaiser HSA Plans	EE + Sp or Ch Family	$3,400	$3,500

Health Savings Account (HSA)	General Purpose Health Flexible Savings Account (FSA)	Dependent Day Care FSA
Increased Limits for 2027 • **$4,500** employee-only coverage • **$9,000** family coverage • Additional $1,000 if you're age 55 or older by the end of 2027	Increased Limits for 2026 • **$3,400** • Carryover of **$680**	• **Limit of $7,500 applicable to all employees, regardless of salary** • $3,750 if married and filing separately
Must be enrolled in Anthem Plans 2, 3, or 4 or Kaiser HSA eligible plans	Available to all employees.	Available to all employees

New Benefit Vendor Webinars

- Learn more about the Coupe Copay Plan, MetLife Dental and Express Scripts at a separate webinar

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

Your 2027 Take Action Checklist

Explore your options on Total Rewards Gateway

- Your one-stop-shop for information on all benefits at Northrop Grumman. Available both on and off the Northrop Grumman network at MyNGBenefits.com

Use the New Fidelity Decision Support tool

- The Fidelity Decision Support tool can help you make informed decisions about which Anthem medical plan will meet your needs based on cost and coverage. If you have available healthcare claims history, you can choose to use that information as part of your Decision Support experience.

Enroll on NetBenefits by November 6

- Enroll, monitor or make changes to your healthcare and retirement savings elections at Netbenefits.com or by calling 800-894-4194.

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What Happens After Annual Enrollment?



Whether you enroll online or over the phone, you'll get a confirmation of elections sent to your email.



Make sure to review your elections and ensure they're correct.



Verify newly added dependents real-time through NetBenefits.



Watch your mail in December for new ID cards if you enroll in an Anthem plan.

MyNGBenefits.com


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