

2020 Benefits Guide



Explore what benefits you.

Make your 2020 benefits choices during
Annual Enrollment: Oct. 24–Nov. 15.

[Get Started](#)

NORTHROP GRUMMAN

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All employee photos featured in this guide are your Northrop Grumman colleagues.

Here Are the Steps You Need to Take

1 Read this guide to see what's new for 2020. See [page 3](#).

2 Log on to *Fidelity NetBenefits*® at <http://www.netbenefits.com/northropgrumman> between Oct. 24 and Nov. 15 to select or change your benefits for 2020. **If you want to contribute to a Flexible Spending Account (FSA) or a Health Savings Account (HSA), you must make that election.**

3 Review and update your beneficiary designation information on *NetBenefits*®.

4 Review the confirmation statement you will receive in December to confirm your coverages and dependent information, if any, are correct.

5 Be prepared to verify your dependent's eligibility if you enroll a new dependent during Annual Enrollment.



Learn What's New

Value Plan Deductibles

In the Value Plan, the Employee + Spouse and Employee + Child(ren) deductibles are increasing from \$2,700 to \$2,800 in 2020. The deductibles for these two coverage tiers must be increased in order for the Value Plan to continue to be an IRS-qualified "high deductible health plan" that may allow you to establish or contribute to an HSA.

HSA Limits

If you enroll in the Value Plan, and you meet IRS eligibility requirements, you can set up an optional pre-tax employee-funded HSA through Fidelity Investments® or another financial institution to help pay for eligible health care expenses now — and in the future. You can contribute up to the new IRS limits for 2020:

- \$3,550 for employee only coverage
- \$7,100 for family coverage

If you're age 55 or older (or will be by the end of 2020), you can contribute an additional \$1,000 per year.

You own your HSA — it's not part of the Northrop Grumman Health Plan.

Important: Your current HSA and FSA elections will not carry over to 2020. If you want to contribute to an HSA or FSA in 2020, you must make new elections during Annual Enrollment.

FSA Limits

The Health Care FSA contribution limit is increasing to \$2,700 per year.

The Dependent Day Care FSA contribution limit remains at \$5,000 for 2020 (\$3,500 if you earn \$125,000 or more).

How You Receive the Annual Physical Incentive

The Annual Physical Incentive amounts and requirements are not changing; however, instead of receiving the incentive over a five-month period, you will receive it in one paycheck.

If you're enrolled in a Northrop Grumman medical plan¹, and you and your covered spouse/domestic partner get an annual physical exam, depending on your coverage level, you can receive up to a \$500 credit toward your medical premiums. If your spouse or domestic partner is enrolled in your medical coverage, he or she must also get an annual physical exam for you to receive the credit. Only one Annual Physical Incentive will be applied for each calendar year.

To receive the premium credit in 2020, you and your covered spouse/domestic partner must get annual physicals before Sept. 30, 2020.

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

In accordance with privacy and security rules under HIPAA, 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.

¹ Excluding the Tricare Supplement

Northrop Grumman is making changes to the medical plan options and Annual Physical Incentive offered to non-represented employees. Please be aware that these changes do not apply to you. The medical plan options available to you remain the same, and you are still eligible for the Annual Physical Incentive. Please log on to *NetBenefits* at <http://www.netbenefits.com/northropgrumman> to review your medical plan options and costs.

Time- and Cost-Saving Tools and Resources

Introducing My Total Well-being

You and your fellow employees are dedicated to the work you do and lead full lives outside of work. My Total Well-being offers you resources to help you manage your overall well-being — health, financial, social and emotional — to help you achieve your personal goals. When you're at your best, we're at our best as a team.

This new program offers you well-being incentives, webinars and a roadmap to help you find solutions and education for many aspects of your life. Start today by visiting *Benefits & You OnLine* at <http://benefits.northropgrumman.com> for details. Look for more information in early 2020.



Presenting *Engage!*

In 2020, a new integrated digital wellness platform, *Engage*, will be available to all employees. *Engage* will connect you to fitness and nutrition trackers, wellness challenges and a new culture of health. It is a robust wellness resource to support your total well-being.

If you're enrolled in an Anthem medical plan, you can also use *Engage* after Jan. 1, 2020, to simplify your health care experience with a personalized health assistant that connects you to the right benefits and programs at the right time. Get a copy of your ID card; find what's covered, how much services will cost, and where you've spent your health care dollars; and search providers and provider ratings. More information will be coming.

Note: *Engage* replaces the Health Services Cost and Quality Comparison Tool (available through Castlight), and the Mobile Health Consumer (MHC) app.



What's Inside

Telemedicine

Telemedicine, through LiveHealth® Online, allows you to visit with a board-certified doctor by using your smartphone, tablet, computer with a webcam or a kiosk at work (where available) for non-urgent services like pinkeye, a cold, the flu, a fever, rashes, infections, allergies or another common health condition. No appointments, no driving and no waiting at an urgent care center. Doctors are available 24/7 and, if it's needed, they can send a prescription to your local pharmacy. You can use LiveHealth® Online regardless of whether you're enrolled in a Northrop Grumman medical plan. The cost ranges from \$10-\$59 per visit depending on your medical plan.

Therapists and psychologists are also available by appointment seven days a week, and costs vary depending on your medical plan and type of service.

Go to <https://www.livehealthonline.com> to learn more.

Get the free telemedicine app!

Search for LiveHealth® Online in the Apple App store or Google Play.



Kaiser members can visit <https://www.kp.org> for information about telemedicine services.

Participant Advocacy Services

Health care can be complex. With Fidelity's Participant Advocacy Program, you have an advocate to help navigate you through the complexity. No matter which health plan you're enrolled in, Participant Advocacy Case Managers can help you...

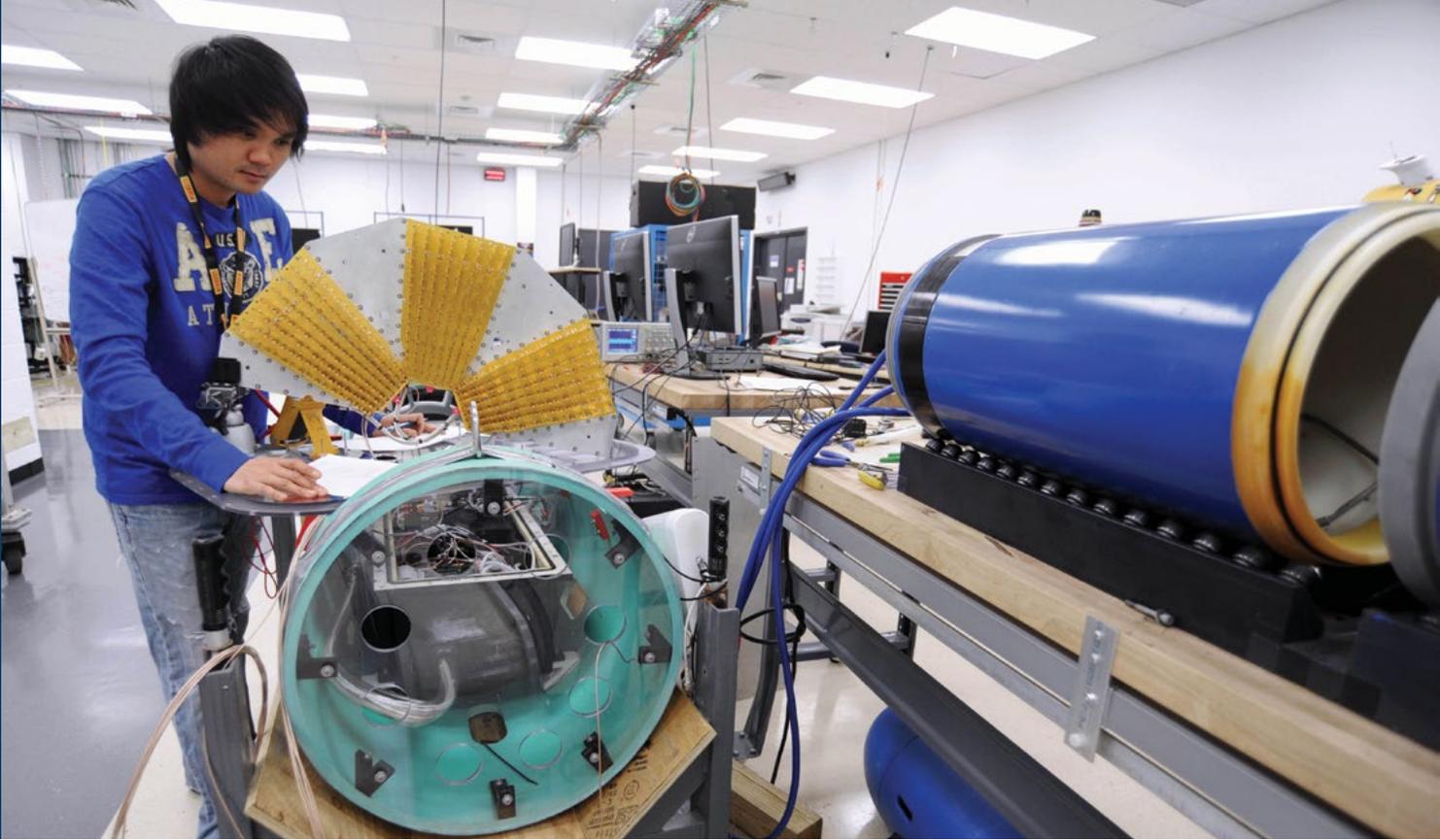
- Understand your benefits
- Research specific conditions and how they are covered
- Figure out how your claims were paid and what you owe
- Resolve benefit claim issues or disputes

Access the Participant Advocacy Program by calling the Northrop Grumman Benefits Center (NGBC) at **800-894-4194** and asking to be transferred to a Participant Advocacy Case Manager. This service is available Monday through Friday from 8:30 a.m. to 5 p.m., Eastern time (except for most New York Stock Exchange holidays).

Health Resource Center at *Benefits & You OnLine*

Whether you're celebrating a new addition to your family, or you've gotten a new diagnosis, such as diabetes or cancer, visit the ***Benefits & You OnLine*** resource center for details about how the Northrop Grumman plans can help you, and suggestions for this new change in your life.





Review Your Total Rewards Statement

View your personalized Total Rewards Statement to learn more about the benefits and opportunities available to you and your family. Your compensation and benefits package includes much more than your annual salary or hourly wage. The company's cost of providing these benefits and services for each Northrop Grumman employee is an additional investment in you. And we want you to understand and use the benefits, tools, and resources that are provided to help you to develop and grow in the company while balancing the demands of your personal life. View your Total Rewards Statement on the *My Total Rewards* website, accessible through <http://www.northropgrumman.com/me> or at *NetBenefits*.

Who Is Your Beneficiary?

Now's a great time to review your current beneficiary(ies) on file. Life's circumstances change and you need to ensure that your assets are distributed according to your wishes. It only takes a few minutes to review this information and make any changes.

Log in to *NetBenefits* at <http://www.netbenefits.com/northropgrumman>. Choose Beneficiaries from the *Main* menu. **Make changes, if you need to, by following the prompts.**



Two Simple Steps to Enroll

Annual Enrollment is Oct. 24–Nov. 15, 2019. This is the time to review your benefits choices and make your selections for the new plan year, which begins Jan. 1, 2020.

1

Review your 2020 benefit options and costs.

Log on to *NetBenefits* at <http://www.netbenefits.com/northropgrumman> to review your 2020 benefit options and costs.

Meet with ALEX®, your virtual benefits advisor — a unique online tool to help you understand and make decisions about your options.



2

ELECT your benefits on the *NetBenefits* site by midnight Eastern time on Nov. 15, 2019.

The elections you make during this Oct. 24–Nov. 15 Annual Enrollment period will be effective from Jan. 1 through Dec. 31, 2020. You cannot make changes until next year's Annual Enrollment, unless you have a qualified life event, such as the birth of a child, marriage or divorce.

If you want to contribute to an HSA or FSA, you must make new elections for 2020. Your current HSA and FSA elections will NOT carry over for 2020. Your other benefit elections will carry over unless you make a change or are no longer eligible.

Questions?

If you have questions about enrolling, or if you would like to enroll over the phone by speaking with a Benefits Center service representative, call the NGBC at **800-894-4194**, Monday through Friday (except most New York Stock Exchange holidays), between 8:30 a.m. and 8:30 p.m., Eastern time. TTY service is available by calling **888-343-0860**. If you are calling from outside of the United States, dial the AT&T out-of-country access number followed by **800-894-4194**. You'll need your *NetBenefits* password to secure your call.

Consider Updating Your Coverage for 2020

Family coverage needs change from year to year. Have yours? If so, use the available online tools and resources, such as ALEX®, to help you make the right benefit decisions for 2020. These tools and resources offer you convenience, cost savings and assistance navigating the health care system.

2018 Summary Annual Report

The Summary Annual Report for the Northrop Grumman Health Plan will be available in the *NetBenefits* Reference Library when Annual Enrollment begins. The Summary Annual Report is an important federally required notice. No action is required on your part. A Summary Annual Report provides the financial status of the plan. This information includes assets, administrative expenses, gains or losses, and changes that have occurred in the plan for the previous year. Every year, Northrop Grumman distributes Summary Annual Reports as required by the Employee Retirement Income Security Act of 1974 (ERISA). If you would like to receive a paper copy of the Summary Annual Report, please call the NGBC at **800-894-4194**. Benefits Center service representatives are available to assist you Monday through Friday (except for most New York Stock Exchange holidays) from 8:30 a.m. to 8:30 p.m. Eastern time. If you are calling from outside of the United States, dial the AT&T out-of-country access followed by **800-894-4194**. TTY service is available at **888-343-0860**.

Benefits plans for represented and SCA employees will be administered per their contracts. This guide contains information for Baltimore and Sunnyvale represented employees in the Northrop Grumman Health Plan. This guide and the content on the *Benefits & You OnLine* 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. 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.

BALTIMORE/SUNNYVALE

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