

Benefits & You

Your Life • Your Health • Your Well-being

February 2020 Issue

This month,
discover possible
— financially,
physically, socially
and emotionally.
Learn more about
a number of
resources and
initiatives that
can holistically
advance you.

Start Saving More: America Saves Week (Feb. 24–29)



You can do something big by saving just a little bit more. *America Saves Week* is the perfect time to make sure that you're on track to reach your long-term goals. Whether you want to buy your first home, pay your child's college tuition, start an emergency savings fund or build your retirement, Northrop Grumman offers resources that can help.

In addition, think about increasing your contributions to the Northrop Grumman Savings Plan. It's a smart and easy way to help your savings grow for the future:

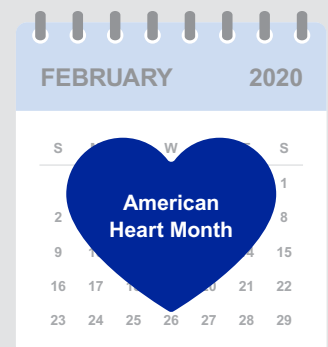
- Take the first step by reviewing your contributions on [Fidelity NetBenefits®](#), or by speaking with a Fidelity representative at 800-247-6256.
- Join Fidelity's live, online workshops to learn more about budgeting, debt management, college planning and more. Space is limited; [register here](#) early.
- [Check out](#) valuable savings tools and resources (e.g., saver checklist tool, videos and newsletters).
- View general information about *America Saves Week* [here](#).

Let's Celebrate American Heart Month Together

February is American Heart Month, so why not celebrate with Northrop Grumman? We can do a lot to live a heart healthy lifestyle. According to the [National Heart, Lung, and Blood Institute](#), you can get started with these simple steps:

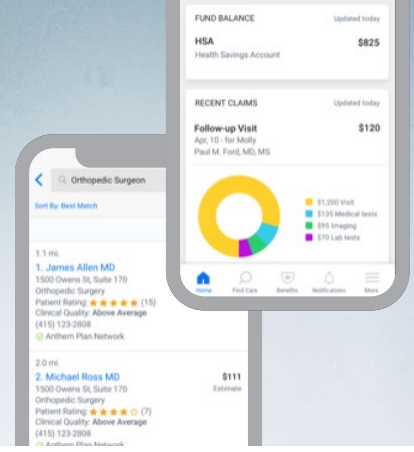
- Move more (30 minutes a day, 5 days a week)
- Eat healthy foods low in sodium and saturated fat
- Aim for a healthy weight
- Quit smoking
- Reduce stress and improve sleep
- Know your numbers (blood pressure, blood cholesterol)

Use the [Engage](#) personalized well-being assistant to select well-being goals, track activities and find health benefits and services.





Your Personalized, Digital Well-being Assistant



What's Possible for You Physically?

Engage Today — Registering Is Easy

Last month, we launched *Engage*, your personalized, digital well-being assistant. If you haven't already, [click here](#) to register now and take advantage of all that *Engage* has to offer:

- Learn how to earn and track the new well-being incentive.¹
- Sync your activity devices and log steps, eating and sleeping patterns.
- See what's covered and check costs before you seek care.²
- Find doctors using quality ratings and patient reviews.²
- Learn about health perks and more.

As a reminder: You and your spouse/domestic partner, if applicable, must register on the *Engage* platform to take advantage of well-being services and complete the health assessment requirement of the well-being incentive. *Do not register by using the Engage app on your mobile phone.*

Note: If you are an Anthem member who previously registered with Castlight, use your Castlight user ID and password.

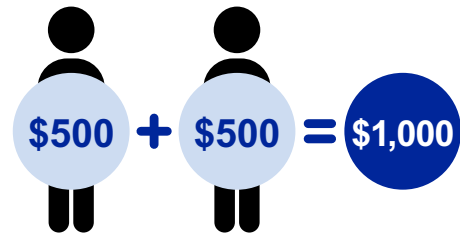
Did You Know?

Engage is available to all employees! You don't have to be an Anthem member to use the *Engage* digital health assistant. [Register now.](#) Get started today.

Engage Helps You Fiscally, Too — Earn Up to \$1,000

It's easy! You can get \$500 (or \$1,000 if your covered spouse/domestic partner also participates), just by completing an annual physical and *Engage* health assessment.¹

Note: Covered spouses or domestic partners who want the well-being incentive must register for their own *Engage* account and complete the health assessment.



Annual physicals and health assessments can help you and your doctor identify potential health risks before they become chronic health problems.

How You Receive the Incentive

If you're in an HSA-eligible health plan, such as the Medium Premium/Medium Deductible or Low Premium/High Deductible medical plan, you'll receive the incentive as a contribution to your Health Savings Account (HSA). Otherwise, you'll receive a premium credit.

When You Receive the Incentive

You'll receive the HSA contribution or premium credit in full within one to two pay periods after both your physical and health assessment show as completed on *Engage*.

For more information, [click here.](#)

¹ Baltimore and Sunnyvale represented employees will continue to participate in the annual physical incentive.

² Available only for those enrolled in an Anthem medical plan.

Save Money with Online Telemedicine Services

At home or on the go, see a doctor or therapist.

Telemedicine, through LiveHealth® Online, is available to all employees. When you need to see a doctor, use LiveHealth® Online to have a video visit with a board-certified doctor 24/7 on your smartphone, tablet or computer with a webcam — or a kiosk at work, where available. It's easy to use, cost effective and more convenient than a trip to urgent care.

Here's what you get when you sign up:

- Immediate, 24/7 access to medical doctors
- Prescriptions sent to the pharmacy of your choice, if needed
- Medical care for common health conditions like the flu, a cold, sinus infection and pink eye
- Access to a mental health therapist or psychologist from home

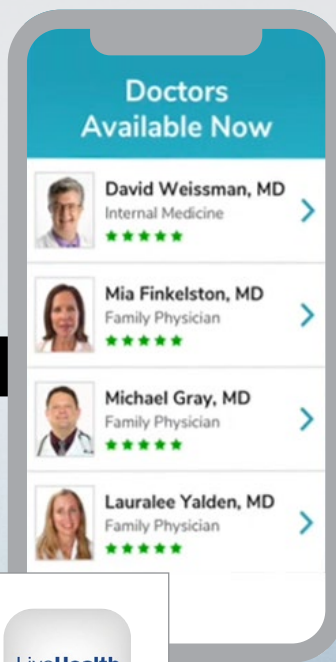
What is the cost of a medical visit?

The cost ranges from \$10–\$59, depending on your medical plan.

- If you have one of the following plans, you'll pay \$59 per visit until you meet your deductible; then, you'll pay a \$10 copay.
 - Medium Premium/Medium Deductible
 - Low Premium/High Deductible
 - ES Represented Sunnyvale Value
 - ES Represented Baltimore Value
- If you have one of these plans, you'll pay a \$10 copay per visit.
 - High Premium/Low Deductible
 - ES Represented Sunnyvale Premium
 - ES Represented Baltimore Premium
 - ES Represented Baltimore Premium Plus
- If you waived medical coverage, you'll pay \$59 per visit.

What's the cost of a therapy visit?

A 45-minute online therapy visit typically costs the same as an office therapy visit. Check your plan benefits for cost details.



Sign up today! It's quick and easy to sign up for telemedicine services. Just [click here](#) or download the free mobile app at Google Play™ or the App StoreSM.



If you're a Kaiser member, please visit <https://www.kp.org> for information about telemedicine services.



Special Needs and More: Support for Today's Parents

Northrop Grumman is pleased to announce the launch of a new program, *Special Needs™ & More: Support for Your Children*. This program provides parents with special needs child(ren) the tools to navigate all phases of the education journey — from diagnosis through IEPs, 504 plans and transition to adulthood, including:

- An interactive website that will help you better understand, advocate for and support your child.
- A [year-long schedule](#) of free webinars covering a range of social, learning, attention and developmental challenges that will introduce you to multiple options for support.
- Personalized guidance from an advisor who is matched with your family to address your child's unique needs.

Get support now by [clicking here](#).

Relationships: A Matter of the Heart

American Heart Month is a perfect time to focus on matters of the heart and healthy relationships that improve your heart health and overall well-being. Strengthening relationships is the most common reason that employees seek counseling support.

For more information on supporting and repairing relationships, contact [Achieve Solutions](#). You and your family members are eligible for eight confidential counseling visits per issue each year.

Expert Education Loan Repayment Strategies

College debt is a trillion-dollar problem — don't let it be yours. If you missed the Feb. 11 live webinar for expert guidance on how to find untapped cash flow, repay debt and more, you and your family members can view the workshop online, at your own convenience. You can also learn how to schedule an individual session to receive customized guidance for your situation. [Click here](#) to sign up. Enter the employer username (Northgrum) and password (CARE4YOU). For questions, please call 866-468-3126 or send an email to ngc@getintocollege.com.

February Webinar

[Click here](#) for a complete list of upcoming webinars and details on how to register.



**Bright Horizons
EdAssist Solutions®
Tuition Assistance &
Coaching**

Wondering how to get the degree you've always wanted or learn new skills to accelerate your career — without breaking the bank? Bright Horizons *EdAssist Solutions*® can help. Join us to learn all about your benefit, including free expert coaching, creating a customized education plan and how your benefit can lead you to credits you've already earned through prior learning, training or work experience.

Presented by Bright Horizons



I Tried It: Andrea V. on College Coach

College Coach has been one of the most valuable employee benefits I have. I believe we would have spent many thousands of dollars if we paid for a comparable service out-of-pocket, and I am certain I would have expended many, many more hours navigating the process. When we got started, our family was overwhelmed by the college search and application process, and College Coach provided invaluable support from informative webinars to one-on-one sessions with incredibly knowledgeable advisors to answer any question we had. College Coach created a tailored college list for our daughter and helped her narrow down that list by working with her to understand and prioritize her school choices. They helped her navigate the application process, edited her essays and, after admission decisions came, discussed her options with her. My daughter is now a freshman at a school that is a perfect fit for her. My whole family benefited from College Coach, and I look forward to engaging with them for our second child!!

*Andrea V.,
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For questions or feedback about this newsletter, email AskBenefits@ngc.com