

Benefits & You

Your Life • Your Health • Your Well-being

DECEMBER 2019 ISSUE

It's that time of year already. The holiday season sprinkled between the last weeks of 2019. This month's issue of *Benefits & You* shares ways to combat holiday stress, practice mindfulness and exercise self-care techniques. Watch the mail for your new medical ID cards and confirmation statement with your 2020 benefits selections.

By Dec. 31: Review Your 2020 Health Benefits Selections; New Medical ID Cards Coming

More than 71,000 eligible employees selected their 2020 health benefits elections during Annual Enrollment, which ended Nov. 15. Thank you for your active participation, questions and feedback. Wondering what's next? This month, look out for new medical ID cards and a confirmation statement summarizing your 2020 benefits selections in the mail, including:

- Review the confirmation statement and contact the Northrop Grumman Benefits Center at (800) 894-4194 to make corrections — **no later than Dec. 31, 2019**.
- If you enrolled in an Anthem plan or the new Kaiser Health Savings Account (HSA) plan, you should receive your new medical ID cards before the end of the year.
- If you don't receive your cards by Dec. 31, please contact your insurance carrier directly.
- If you enrolled in an HSA, you will receive a debit card from Fidelity.

Continue to use the [2020 Benefits Guide](#) to explore and understand your medical plans, health benefits and overall Total Rewards package at Northrop Grumman.



'Tis the Season: Managing Holiday Stressors and Mental Health

For some people, the holiday season may not always reflect the cheerful, joyful images featured in holiday movies and commercials. According to a recent survey by the American Psychological Association, nearly 38 percent of respondents say their stress levels increase during the holiday season. Up to 69 percent of respondents state that they are stressed by feeling a “lack of time.” Others report elevated stress in response to a perceived “lack of money” or “pressure to give or get gifts.”

Some employees may have concerns with increased work pressures and year-end deadlines, family demands, loss of a loved one or relationship, financial worries, anxiety and depression, loneliness and substance use. For some, the holiday season can be a particularly difficult time of year.

For employees who want to learn ways to manage holiday stress and improve their mental, emotional, financial, social and physical well-being, confidentially check out a variety of real-time resources from the Employee Assistance Program (EAP), including:

- [Articles](#) about managing holiday stress and finances
- [Online assessments](#) on anxiety, depression, sleep and substance use
- Ability to self-schedule confidential telephonic or online video counseling
- Ways to overcome anxiety and stress — including relationship troubles, sleep issues, family-related concerns, financial or legal needs. [Explore this site](#) for more details.

Employees and eligible family members are automatically enrolled in the EAP, regardless of benefits coverage. And, there is never a charge to employees. For additional information, available 24/7, contact EAP and Work/Life Solutions at (800) 982-8161.

Employee Assistance Program
and Work/Life Solutions

Available 24/7 | (800) 982-8161



American Heart Association's Workplace Health Achievement Index



NORTHROP GRUMMAN RECOGNIZED AT SILVER LEVEL

Northrop Grumman was recently recognized at the Silver level as an American Heart Association's (AHA) Workplace Health Achievement Index recipient. The AHA's Workplace Health Achievement Index is a self-assessment scorecard that surveys and measures the comprehensiveness and quality of a company's workplace health program, including the overall health of its employees.

This is a notable accomplishment for Northrop Grumman, and we are the only defense contractor recognized in 2019. View the list of *Gold*- and *Silver*-level recipients in [Forbes Magazine's Nov. 12 issue](#). We improved our standing, moving from Bronze level last year, because we introduced new Total Rewards offerings, well-being programs and health initiatives to employees, including:

- A new diabetes management program called the [CVS Caremark Transform Diabetes Care Program](#) in partnership with Livongo
- Key enhancements such as wellness challenges and new well-being service offerings via our carriers and vendor partners throughout the year.

Visit [Benefits & You OnLine](#) to learn more about these new well-being products and services that can help you evolve financially, physically, emotionally and socially.

Stressed About the Holidays? Try Mindfulness

MINDFULNESS. Sure, you've noticed this buzz word in the electronic media, self-help books and articles. But what is mindfulness, exactly? How can you incorporate mindfulness into your daily routine at home or work — particularly during the busy holiday season? Read on to learn more about mindfulness and how it can improve your mental and physical health and well-being.

WHAT IS MINDFULNESS. According to the *Greater Good* magazine, mindfulness means to maintain a moment-by-moment awareness of your thoughts, feelings, sensations and surrounding environment without judgment. Basically, when you practice mindfulness, your thoughts should "tune into what you are sensing in the present moment," rather than ruminating on the past or imagining the future.

Harvard's Benefits of Mindfulness Help Guide explains that mindfulness improves:



Well-being: Being mindful makes it easier to savor life's pleasures as they occur, helps you become fully engaged in activities, and creates a greater capacity to deal with stress about the past or future.



Physical health: Scientists discovered that mindfulness techniques help improve physical health in a number of ways, such as: relieve stress, treat heart disease, lower blood pressure, reduce chronic pain, improve sleep and alleviate gastrointestinal difficulties.



Mental health: In recent years, psychotherapists turned to mindfulness meditation as an important element in the treatment of a number of problems, including depression, substance abuse, eating disorders, couples' conflicts, anxiety disorders and obsessive-compulsive disorder.

Learn more about mindfulness. Attend *10-minute Mindfulness Micro-Breaks* hosted by Northrop Grumman's EAP Tuesdays and Wednesdays. [Click here](#) to register and read additional details.



Holiday Shopping? Remember to Use Your Employee Discounts

As you shop for the holidays, take advantage of — and enjoy discounts from — more than 60 national partners covering consumer products, travel and entertainment, electronics and other products and services for employees. [Learn more](#) about Beneplace and discounts available to you.

Sleep and Stress: myStrength App and Healthy Lifestyle Programs

Having issues with stress and sleeping habits during this time of year?

 **Explore the Anthem myStrength app,** which participating employees can download to quickly access self-help tools and trackers to help with stress and anxiety. [Click here](#) to learn more.

Check out Kaiser's Healthy Lifestyle programs that address coping skills to deal with stress, depression and chronic pain. Read more [here](#).

Note: You must be a member of the Anthem or Kaiser health plans to participate.

December Webinar Calendar

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

DEC.18: The Fidelity Wealth Webinar Wednesday is scheduled for Wednesday, Dec. 18, at noon and 2 p.m. ET. The content will be "Invest Confidently for Your Future."



Maximize Your Savings Plan Contributions in 2020

The IRS limits the amount you can contribute to the Northrop Grumman Savings Plan. The table below shows the 2020 contribution limits.

HOW MUCH CAN I SAVE IN 2020?	If You Are Under Age 50	If You Are Age 50 or Older*
Your Roth 401(k) and/or Tax-Deferred Contribution Limit	Maximum of \$19,500	Additional \$6,500 in catch-up contributions, for a maximum of up to \$26,000
Limit on Total Contributions (your Roth 401(k), tax-deferred and after-tax contributions plus Northrop Grumman's contributions)	100% of annual pay or \$57,000, whichever is less	100% of annual pay or \$63,500 (\$57,000 + \$6,500 in catch-up contributions), whichever is less

* You must be at least 50 years old by the end of 2020 to be eligible to make catch-up contributions.

Total Rewards

As we close out this year, we want to thank our employees for providing feedback and helping us prioritize and focus on the Total Rewards programs that you and your family most value. The Total Rewards package reflects the company's total investment in you — ranging from your pay, benefits and paid time off, retirement, health and wellness, career development, recognition, work/life balance and total well-being. We invest \$1.5 billion annually on Total Rewards programs, resources and offerings for our employees.

With your input this year, we redesigned our medical plans to address high out-of-pocket costs and introduced a new 2020 well-being incentive for eligible employees. We will continue to update employees on additional Total Rewards enhancements designed with you in mind. For more information on your Total Rewards, access your [personalized online statement](#) and log in with your [Fidelity NetBenefits®](#) username and password.



QUESTIONS? Have any questions or feedback to share about this newsletter? Email AskBenefits@ngc.com.