

# Benefits & You

Your Life • Your Health • Your Well-being

**NORTHROP GRUMMAN**



OCTOBER 2019 ISSUE

Wondering about Annual Enrollment, which occurs from Oct. 24 to Nov. 15, 2019?

Well, look no further! Read this month's issue to learn more details about the new medical plans for 2020, which introduce more choices for you and your family. Discover how you can evolve into a better you with our new Well-being Incentive Program, including how you can take advantage of our free flu shots and various Annual Enrollment resources.

## Are You Ready? Annual Enrollment Begins Oct. 24

In our first-ever [Total Rewards survey in April](#), employees expressed that overall medical costs (e.g., premiums, deductibles and out-of-pocket maximums) are a significant concern. And we heard you — more than 40,000 of you!

### What's New?

In response to your survey feedback, we redesigned our current medical plan options — Value, Value Plus, Premium and Premium Plus — to offer you and your family more choices. Starting Jan. 1, 2020, the following plans will replace our current Value, Value Plus, Premium and Premium Plus Plans:

- **Plan 1:** High Premium/Low Deductible Plan
- **Plan 2:** Medium Premium/Medium Deductible Plan
- **Plan 3:** Low Premium/High Deductible Plan
- **Plan 4:** Medium Premium/Deductible Utah Extended Network Plan

By understanding the new plans and tools, you can choose the best plan for you and your family, reduce your out-of-pocket costs and let your benefits work for you. Beginning Oct. 24, please visit [Fidelity NetBenefits®](#) to view your options and benefits elections. This is your once-a-year opportunity to review and make changes to your benefits, unless you have a qualified life event, such as the birth of a child, marriage or divorce.

**Note:**  
The benefits changes do not apply to represented employees in Baltimore and Sunnyvale.

You can also use ALEX®, an interactive benefits tool, to help you choose a medical or dental plan that is the best fit for you. Enrollment ends on Nov. 15.

talk to alex!

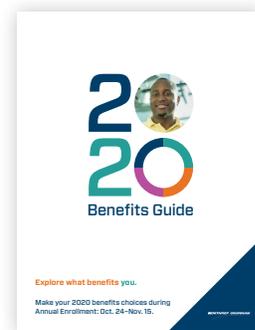


### WHAT IS TOTAL REWARDS?

For new or returning employees, Total Rewards represents the overall value of Northrop Grumman's investment in you — your pay, benefits and paid time off, retirement, health and wellness, career development, recognition, work/life balance and total well-being. For more information on your Total Rewards, please access your [personalized online statement](#) and log in with your *NetBenefits®* username and password.

## Resources

To help you and your family make important health and benefits decisions, please take a few minutes to review the [2020 Benefits Guide](#), which explains each new medical plan in detail — including what's new for 2020 and key Annual Enrollment information, dates and actions you need to take. Attend one of our **virtual employee information sessions**, where you can learn more about Annual Enrollment. View the schedule [here](#). And look out for additional communications about Annual Enrollment throughout the month!



### REMINDER: ATTEND A TOTAL WELL-BEING EXPO!

We encourage you to check out the **Total Well-being Expos**. Take a few minutes out of your day to stop by and speak with our health and financial specialists, learn about various health resources and take advantage of daily drawings and giveaways. Click [here](#) for a complete schedule.

## NEW! Introducing My Total Well-being

With our 24/7 news cycle and busy, demanding schedules, it's no surprise that we may sometimes feel tired, unmotivated and out of balance. How can you achieve your personal growth, thrive and discover your purpose — while experiencing a fulfilling life?

As part of Northrop Grumman's total investment in you, we are pleased to offer our employees a set of resources to help you manage your overall well-being across four pillars: physical, financial, social and emotional. Interested? Read more [here](#).



## HSA — What's New for 2020?

Your Health Savings Account, or HSA, is a great tax-saving opportunity to help you put money aside for eligible expenses now or later. You can keep this money for the rest of your life to pay for eligible medical expenses incurred while you have the account. The HSA will let you build savings that you can take with you — even after you leave the company or retire.

New this year, we dedicated a large section of the [2020 Benefits Guide](#) on “all things HSA.”

Think of your HSA as a key tool to your financial wellness and wealth empowerment. Attend one of our HSA webinars to learn tips on how to take advantage of your HSA benefit at Northrop Grumman. View the schedule at [Benefits & You OnLine](#), or register at [NetBenefits](#).

## Reminder: Free On-site Flu Shots Underway

Have you gotten your free flu shot yet? Before it's too late, check out this [list of flu shot clinic dates and locations](#) and take advantage of this free benefit to you! Some sites require pre-registration for a flu shot — while other sites are first-come, first-served. To pre-register for a flu shot, click [here](#) or sign in at the [Health Align website](#). Check out more details [here](#). Access frequently asked questions [here](#).

## Well-being Incentive Program — Receive \$500 or \$1,000!

In 2020, a new Well-being Incentive Program will replace the current Annual Physical Incentive Program, including a company contribution of \$500 or \$1,000 to an HSA on your behalf. The new program continues to encourage annual physicals — the key to early detection of health problems. Beginning Jan. 1, 2020, you will be asked to complete a health risk assessment on *Engage*, a new integrated digital platform to help you manage your care. More details are in the [2020 Benefits Guide](#).

*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.*

**QUESTIONS?** Have any questions or feedback to share about this newsletter? Email [BenefitsYouCommunications@ngc.com](mailto:BenefitsYouCommunications@ngc.com).