

# Benefits & You

Your Life • Your Health • Your Well-being

**NORTHROP GRUMMAN**



JANUARY  
2019 ISSUE

A new year means a fresh start. Check out this month's newsletter for a refresher on the many resources available to you and your family members. For a complete roundup of the tools you can use to enhance your physical, emotional and financial well-being, visit [Benefits & You OnLine](#).

## Investment Management Planning Services Available from Fidelity

If getting your financial priorities in order is a 2019 resolution, a new service will be in place soon to help you manage your savings plan. Beginning Jan. 7, 2019, Northrop Grumman Savings Plan participants will be offered Fidelity® Personalized Planning & Advice services to replace the managed account services offered through Financial Engines®. (Financial Engines members should have already received instructions mailed to their homes regarding options.) This service gives you access to a personalized planning dashboard and a team of professionals who can help you manage your financial priorities. You can get the support you need to create an investment plan, put it into action and track your progress against your goals. Please note there is an advisory fee for this optional service. Look for more information from Fidelity later this month, or log onto <http://netbenefits.com/plan> for additional information.

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

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## New Administrator for Leaves of Absence

Effective Jan. 1, 2019, leaves of absence and short- and long-term disability will be administered by Zurich Life and Absence Management Solutions. Employees who need to take a leave of absence for medical, family care, military or personal leave or who have an absence that will last longer than seven days due to illness or injury can initiate their claim by contacting Zurich directly at **800-244-8017** from 8 a.m. to 11 p.m. Eastern time (ET) or by logging into Zurich's portal at <https://mybenefits.zurichna.com/s/>. Additional information on leave of absence and disability benefits can also be found on [Benefits & You OnLine](#).

## Social Security Tips for Couples

Married couples may have some advantages when deciding how and when to claim Social Security. Even though the basic rules apply to everyone, a couple has more options than a single person because each member of a couple can claim at different dates and may be eligible for spousal benefits. <https://www.fidelity.com/viewpoints/retirement/social-security-tips-for-couples>

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JANUARY IS  
NATIONAL  
BLOOD DONOR  
MONTH

# New Diabetes Management Program Available for Anthem Participants

Employees and covered family members ages 18 and older who have been diagnosed with diabetes and are covered by Anthem can benefit from a specialized program that combines personalized coaching, real-time blood glucose data monitoring and free unlimited supplies. The CVS/caremark® Transform Diabetes Care program, in partnership with Livongo, provides participants with a cellular-connected blood glucose meter to help track your levels, identify trends and get personalized tips in real time to help you stay on track and make informed choices. Participants benefit from 24/7 support from Certified Diabetes Educators, receive free strips and lancets, and can take advantage of two free monitoring visits per year at any CVS MinuteClinic® that include A1c testing, foot exams, body mass index assessment, diet consultation and blood pressure and cholesterol checks.



[Click here](#) to learn more or register by visiting <https://welcome.livongo.com/NGC> or calling 800-945-4355.

## 2018 FSA Submission Deadline Is March 31

The submission deadline for filing claims for eligible 2018 Flexible Spending Account (FSA) expenses and providing supporting documentation for unverified 2018 Health Care FSA benefit card transactions is March 31, 2019. Log on to your account at WageWorks at <https://www.wageworks.com> to see your remaining balance(s) and check out eligible expenses.

*Innovation Systems employees should submit their 2018 claims to PayFlex at <http://www.payflex.com> and not WageWorks, the FSA administrator for the Northrop Grumman Health Plan.*



## Wealth Webinar Wednesday Kicks Off with Investing Overview

Fidelity will hold free webinars the third Wednesday of each month throughout 2019 to help employees and their family members learn strategies that will make them feel more confident about their financial future. Topics for the Wealth Webinar Wednesday series will address investing, health savings accounts, Social Security, debt management and more. The series kicks off on Wednesday, Jan. 16 at noon ET ([click here to register](#)) and 2 p.m. ET ([click here to register](#)). To view all the free webinars available to employees in January, [click here](#).

## Make 2019 Your Best Year Yet

The [Employee Assistance Program \(EAP\)](#) can help you make this year's resolution a reality in 2019. Many of us use a system of rewards to change negative behaviors. However, when we plan for rewards, we usually go to the tangibles: money or objects. Studies show that intrinsic rewards — the inner feelings we get from an accomplishment — have a more positive, long-term effect on our lifestyle choices. With a little effort, we can expand our concept of rewards so that they become the inner fuel that keeps us on the road to happiness, health, creativity and positive change. Learn more during a [webinar on Tuesday, Jan. 15, at noon ET](#). Employees and family members can seek 24/7 support with their well-being goals through the EAP. Your benefit includes eight counseling sessions, per issue, per year with licensed professionals in your community, or through video or telephone counseling. All employees are eligible regardless of benefits coverage for this confidential, no-cost support by calling 800-982-8161.



# Health & Wellness Resources

Northrop Grumman employees and their family members have access to many useful tools and resources designed to enhance their physical, emotional and financial well-being.

<b>Northrop Grumman Benefits Center (NGBC)</b>	<ul style="list-style-type: none"><li>• Experts from Fidelity are available to assist with questions about savings plans (such as 401[k]s), FSAs, HSAs, retirement and pension, account balances and online transactions.</li><li>• Call <b>800-894-4194</b>, visit <a href="https://benefits.northropgrumman.com">https://benefits.northropgrumman.com</a> or log into <i>Fidelity NetBenefits®</i> at <a href="http://netbenefits.com/northropgrumman">http://netbenefits.com/northropgrumman</a>.</li></ul>
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"><li>• Free, confidential support with counseling options for individuals, couples and families to build resiliency skills and manage stress; resource searches for child care, household task, vacation planning and more.</li><li>• Call <b>800-982-8161</b> to speak with an EAP or Work/Life Solutions counselor or visit <a href="http://www.achievesolutions.net/ngc">http://www.achievesolutions.net/ngc</a> for additional online resources.</li></ul>
<b>Telemedicine</b>	<ul style="list-style-type: none"><li>• When you or a family member is not feeling well or you'd benefit from talking to a therapist, you can video chat with a professional in the privacy of your home. With LiveHealth® Online, a licensed doctor is available 24/7 to evaluate symptoms, provide a treatment plan and send a prescription to your local pharmacy. Available to all employees, regardless of their medical coverage. <a href="#">Click here</a> to learn more.</li><li>• <a href="http://www.livehealthonline.com">http://www.livehealthonline.com</a></li></ul>
<b>Mobile Health Consumer (MHC)</b>	<ul style="list-style-type: none"><li>• The <a href="#">MHC</a> app and website make it easier to access all the health and wellness information on <i>Benefits &amp; You OnLine</i> on the go as well as health rewards and incentives.</li><li>• Download the app to your personal smart phone or tablet, or visit <a href="https://www.mobilehealthconsumer.com/web/pages/login.html">https://www.mobilehealthconsumer.com/web/pages/login.html</a>.</li></ul>
<b>Health Services Cost and Quality Comparison Tool</b>	<ul style="list-style-type: none"><li>• <a href="#">Castlight</a> is a free online resource that lets you compare prices and quality ratings for doctors, hospitals, pharmacies and medical services; find in-network providers and low-cost generics; manage deductibles and view breakdowns of past medical expenses. Free for those enrolled in Northrop Grumman's Premium, Premium Plus, Value or Value Plus medical plan option.</li><li>• <a href="http://www.mycastlight.com/ngc">http://www.mycastlight.com/ngc</a></li></ul>
<b>Tobacco Cessation</b>	<ul style="list-style-type: none"><li>• Employees and family members over age 18 can get support to quit — including unlimited access to a quit coach and a free eight-week supply of nicotine replacement gum or patches — through <a href="#">Quit For Life</a>.</li><li>• Call <b>866-784-8454</b></li></ul>
<b>Weight Management</b>	<ul style="list-style-type: none"><li>• Northrop Grumman employees and their adult dependents pay a <a href="#">discounted monthly fee</a> at Weight Watchers, and employees are eligible to be reimbursed for half of the program cost.</li><li>• Call <b>866-204-2885</b></li></ul>
<b>Back-up Child and Elder Care</b>	<ul style="list-style-type: none"><li>• Employees are eligible for up to 10 emergency back-up care days when their regular arrangement falls through. <a href="#">Bright Horizons</a> plans can also help find sitters, elder care specialists and even caregivers for your pets. <i>Innovation Systems employees gain access to Bright Horizons programs later in 2019.</i></li><li>• <a href="https://clients.brighthouse.com/northrop">https://clients.brighthouse.com/northrop</a> (user name: <b>NORTHGRUM</b>; password: <b>Care4You</b>)</li></ul>
<b>Education and College Advising (College Coach)</b>	<ul style="list-style-type: none"><li>• Receive expert, insider advice for family members from former college admissions and finance officers, plus former teachers. <i>Innovation Systems employees gain access to Bright Horizons programs later in 2019.</i></li><li>• <a href="https://clients.brighthouse.com/northrop">https://clients.brighthouse.com/northrop</a> (password: <b>ngcoach</b>)</li></ul>
<b>Total Rewards</b>	<ul style="list-style-type: none"><li>• Your <i>My Total Rewards</i> statement provides you with a personalized, 12-month snapshot of your pay, retirement, health, career and work/life benefits.</li><li>• <a href="http://www.northropgrumman.com/me">http://www.northropgrumman.com/me</a> (Use your <i>NetBenefits®</i> user ID and password to log in.)</li></ul>
<b>Employee Discounts</b>	<ul style="list-style-type: none"><li>• <a href="#">Beneplace</a> offers discounts on gym memberships, electronics, travel and entertainment as well as auto and home insurance, credit/ID protection and tax services.</li><li>• <a href="https://www.beneplace.com/northropgrumman">https://www.beneplace.com/northropgrumman</a></li></ul>

# January Webinar Calendar

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

**COMING  
IN FEBRUARY:**  
Details about  
the Ready, Set,  
March fitness  
challenge

JAN.  
10

## Weight Watchers Experience

Take a guided tour of the Freestyle Program and learn how to eat what you love, shift your mindset and use digital and mobile tools. *Presented by Weight Watchers*

JAN.  
15

## Making and Maintaining a Healthy Lifestyle Change

Gain insight into the process of change and receive step-by-step instructions for making healthy, informed and responsible changes. *Presented by the EAP*

JAN.  
16

## Take the First Steps to Investing

Learn key investing concepts, common investment types and how to choose your investment approach. *Presented by Fidelity*



JAN.  
30

## Fidelity Personalized Planning and Advice

Find out how Fidelity can provide affordable retirement planning assistance to help you reach your goals. *Presented by Fidelity*

JAN.  
31

## Understanding Your Bright Horizons Benefits

Learn about back-up child and elder care as well as College Coach and find out how to make the most of these benefits. *Presented by Bright Horizons*



## I Tried It: Bob Z. on Weekly Walking Groups

Every Wednesday at 12:30 p.m., a group of us meet in the Central Building lobby in Linthicum, Maryland, and either follow the marked one-mile indoor path or, on nice days, an outside path around the site. These 30-minute walks go far too fast. We now have a department walking group for all the other days of the week. I've gotten so good at walking that Vicki W., the walking group leader, has told me "to take a hike" several times. Sometimes Vicki has tried to make us stop at blood donation events or flu shot clinics, but we're used to her "needling" us, since she is a nurse practitioner. I personally know that my cholesterol levels have dropped over the last year with all the walking I've done.

*Bob Z., Staff Software Engineer  
in Baltimore, Maryland*



Have you used a wellness resource or benefit and want to share your story?  
Email [BenefitsYouCommunications@ngc.com](mailto:BenefitsYouCommunications@ngc.com).