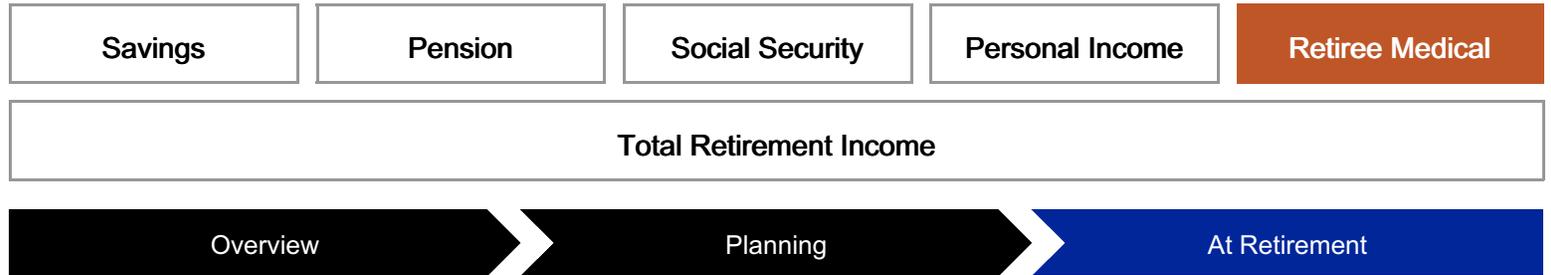


## Retirement Planning

Whether you're just getting started or nearing retirement, it's important to save, invest and plan for your future. When you retire your income will shift from an employer-provided paycheck to other retirement income sources.

Understanding your estimated income from your savings and pension plans, Social Security, other personal income and retiree medical expenses can help you envision your potential total retirement income.

Review the overview, planning and at retirement sections below to learn more.



### At Retirement

*When you're ready to retire, we're here to help at every point of the journey.*

The Northrop Grumman Benefits Center is your best source for information about your healthcare options in retirement. When you speak with a benefits service representative, **request a retiree medical modeling statement** so you know what's available to you through Northrop Grumman. Take a look at the sections below for:

### Explore Tips and Resources

When you're ready to retire, a Retirement Benefits Coordinator can help you with the retirement process. A specially trained Northrop Grumman Benefits Center service representative can answer questions about your retirement benefits and offer personalized service.

For more information, view the Health Care in Retirement and Northrop Grumman Retiree Medical Plan [Summary Plan Description](#).

### Apply for Retiree Medical Coverage

#### *If You're Under Age 65*

Make sure you understand the different coverage effective dates as you plan for retirement.

- Retiree medical coverage will be effective the first of the month following your enrollment.
- If you *retire* from Northrop Grumman, the benefits you have as an active employee remain in effect until the end of the month in which you retire. If you *terminate* your employment, your benefits end on the day of your termination.
- Any amounts applied to your deductible and out-of-pocket maximum from active coverage or COBRA reset to \$0 when you enroll in retiree medical coverage.

Contact the [Northrop Grumman Benefits Center](#) (NGBC) at 800-894-4194 to determine if you're eligible for the Retiree Health Reimbursement Arrangement (RHRA) or other subsidized retiree medical coverage. Then, visit the [Via Benefits website](#) or call 844-876-6367 to learn about the supplemental PreMedicare options they offer, and to enroll.

### *If You're Age 65 or Older*

Medicare will be your primary health insurance coverage if you're **age 65** or older, and you have the option to purchase additional coverage to supplement Medicare. Visit the [Medicare website](#) to learn how to enroll. It's important to sign up for Medicare as soon as you're eligible. If you don't, you may be charged higher premiums.

Contact the [Northrop Grumman Benefits Center](#) (NGBC) at 800-894-4194 to determine if you're eligible for the Retiree Health Reimbursement Arrangement (RHRA) or other subsidized retiree medical coverage. Then, visit the [Via Benefits website](#) or call 855-832-0976 to learn about the supplemental Medicare options they offer, and to enroll.

### *Split Coverage Situations*

In some cases, the retiree may be **age 65 or older** when the spouse is still under age 65, or vice versa. In these situations:

- The individual **under age 65** may enroll in Pre-Medicare medical coverage under Via Benefits until they **reach age 65**.
- The individual who is **age 65 or older** may have access to the Medicare services offered through Via Benefits.

### *COBRA Benefits*

When you retire from Northrop Grumman, you and your covered dependents may be able to continue your medical, dental, vision and/or EAP coverage for a limited time through COBRA. When COBRA ends, you may enroll in Via Benefits retiree medical coverage.

Contact the [Northrop Grumman Benefits Center](#) (NGBC) at 800-894-4194 and ask for the cost of COBRA coverage to help you compare your choices. COBRA is a continuation of your active coverage, so any amounts applied to your deductible and out-of-pocket maximum for the current year do not reset to zero.

## Additional Resources

### Financial Wellness Dashboard

Your centralized hub, designed to provide financial insights and enhanced planning tool capabilities to help you make informed decisions with confidence.

### Learning Resources

Research other resource topics through interactive tools, articles, videos or workshops.

### Schedule an Appointment

Set up time to meet 1:1 with a retirement planner.

### Retirement Decision Guide

Get help in your one-of-a-kind retirement journey, beyond your financial well-being.