



## Understanding Your Options at Retirement

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When you retire from Northrop Grumman, you may:

- Continue your medical, dental, vision and/or EAP coverage for yourself and any covered dependents you have as an active employee under COBRA for 18 months.
- Enroll in one of the retiree medical plans available under the Northrop Grumman Retiree Medical Plan **if you are under age 65** and eligible.
- Enroll in Medicare Parts A and B if you are **65 or older**; Medicare will be your primary health insurance at that point. You can purchase individual Medicare supplemental coverage through Via Benefits™, a private insurance exchange that provides eligible retirees access to supplemental insurance plans. Note that **if you are under age 65 and your spouse is over age 65, or vice versa**, the person under 65 may enroll in a Northrop Grumman Retiree Medical Plan option and the person over 65 may elect to enroll in Medicare supplemental coverage through Via Benefits.
- Choose a mix of the above options – for example, enroll in a Northrop Grumman Retiree Medical Plan option (if under 65) while continuing your active dental coverage through COBRA.
- Defer retiree medical coverage through Northrop Grumman until a later date.

Read the Northrop Grumman Retiree Medical Plan [Summary Plan Description](#) for additional details on how the Plan works.