



Review Eligibility for Northrop Grumman Retiree Medical

Northrop Grumman is the integration of over 20 companies across aerospace, technology and defense industries. Your company heritage and employment history may impact your eligibility for a subsidy under the Northrop Grumman Retiree Medical Plan and what you pay for coverage.

In general, you're eligible for retiree medical coverage if, at the time you retire from Northrop Grumman:

- You're **age 55 or older** with a minimum of 10 years of service, or
- **Age 65 or older** with a minimum of five years of service.

You and Northrop Grumman will either share the cost for coverage or you'll be required to pay the full cost, depending on your company heritage and employment history. Note that most employees hired after 2003 aren't eligible for subsidized coverage.

To determine your eligibility, call the **Northrop Grumman Benefits Center** (NGBC) at 800-894-4194 and request a **retiree medical modeling statement**, which will show your options.

If you have more than one retiree heritage classification, make sure to compare the subsidies offered under each heritage (for both pre-65 and 65 or older) and choose which works best for you.

You'll be starting a NEW plan as a retiree. Amounts applied to the deductible and out-of-pocket maximum for your active coverage don't carry over to your new retiree coverage. All out-of-pocket amounts are reset at the beginning of each plan year, on Jan. 1.

If you're under **age 65** and eligible for Medicare due to a disability, our medical plans coordinate with Medicare, so make sure you're enrolled in both Medicare Parts A and B.