



## If You Are Age 65 or Older

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If you're age 65 or older, Medicare will be your primary medical insurance. Access the [Medicare](#) website to learn more about Medicare and how to enroll.

You have the option to purchase additional coverage to supplement Medicare, and Northrop Grumman partners with [Via Benefits](#), a private insurance exchange, to give you access to a broad range of supplement insurance plans and help in selecting and enrolling in supplemental coverage.

Depending on your company heritage and employment history, you may be eligible for a Retiree Health Reimbursement Account (RHRA) with Via Benefits. You receive a fixed annual "credit" amount in your RHRA that you can use to help pay for your purchase of an individual supplemental plan, prescription drug, dental, vision, TRICARE supplemental or long-term care coverage, or Medicare Part B premiums.

You must elect a supplemental medical, prescription drug, dental or vision plan through Via Benefits to use the RHRA. (Exception: you may enroll in Kaiser, TRICARE supplemental or long-term care coverage and notify Via Benefits of your enrollment).

For more information and to enroll, visit the [Via Benefits website](#) or call 855-832-0976.

Certain retirees in a few heritage classifications may stay enrolled in a Northrop Grumman Retiree Medical Plan option when they reach age 65 instead of receiving an RHRA through Via Benefits, and some may receive a stipend through the [Medicare Part B Reimbursement and Stipend Program](#) that's different from an RHRA. Your retirement modeling statement will indicate if you're eligible for these options.