



## Discovering if COBRA is Right For You

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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 Northrop Grumman retiree medical coverage.

Call the **NGBC** 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.

If you are eligible for Medicare, ask the Northrop Grumman Benefits Center how COBRA and Medicare coordinate. Generally, if you were already enrolled in Medicare at the time you elect COBRA, you may remain enrolled in it until the end of the COBRA continuation period; however, Medicare will be your primary coverage. If you first enroll in Medicare after you elect COBRA, your coverage through COBRA terminates. Since each qualified beneficiary can independently choose to maintain COBRA coverage, their enrollment may continue even if you enroll in Medicare.