



## Apply for Retiree Medical Coverage

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### *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.