

Benefits&You

Your Life • Your Health • Your Well-being

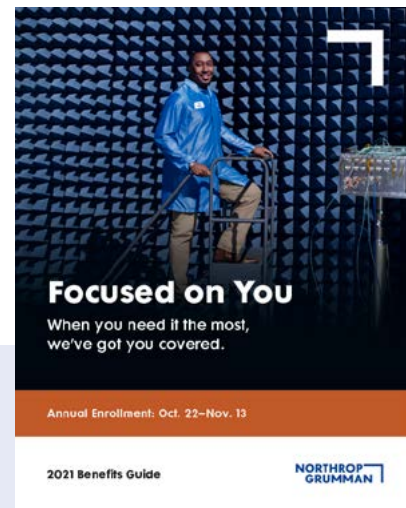
October 2020

Explore Your Benefits

Annual Enrollment Begins Oct. 22

Annual Enrollment is your annual opportunity to review and select the health and insurance benefits that best meet your specific needs. This year, Annual Enrollment runs from **Oct. 22 to Nov. 13**.

This year, we are introducing pet insurance and a new, expert medical opinion program called ConsumerMedical for Anthem members. Learn more details on our new, integrated *Total Rewards Gateway* website, launching in mid-October.



To help you and your family make important benefits decisions, review the [2021 Benefits Guide](#). The guide highlights many Northrop Grumman benefits and *My Well-being* programs available to you.

The benefits plans are not changing this year. However, it is important for you to consider your needs and how, or if, they have changed.

You may find that you need to adjust your current coverage. The ALEX® benefits tool available on [Fidelity NetBenefits®](#) can help you choose what is best for you.

Starting Oct. 22, 2020, log into [NetBenefits®](#) to review your 2021 benefits options and costs. If applicable, make new Health Savings Account (HSA) or Flexible Spending Account (FSA) elections for 2021 — since your current HSA and FSA elections will not carry over to 2021. Annual Enrollment ends Nov. 13, 2020.

NEW!

Expert Medical Opinion Program with ConsumerMedical

Effective Oct. 1, 2020, employees and dependents enrolled in an Anthem plan will have access to an expert team of doctors, nurses and researchers with personalized, one-on-one support to help them make medical decisions with confidence.

ConsumerMedical can help you understand any medical condition and all available treatment options, find the most qualified doctors and top-rated hospitals in your area and insurance network, and get a second opinion.

This voluntary benefit is available at no cost to employees and dependents covered by the Anthem plan. You may qualify for a \$400 prepaid card or \$400 HSA contribution, provided by ConsumerMedical, if the service is used with respect to certain surgical decisions.

In addition, ConsumerMedical's free MyMedicalAlly app gives you instant access to ConsumerMedical's services directly from your phone. Additional details are available in the [2021 Benefits Guide](#).

Pet Insurance with Nationwide

Effective Jan. 1, 2021, you can cover your dog, cat, bird, rabbit, reptile or other exotic pet(s) and pay your premiums through convenient payroll deductions. You can visit any licensed veterinarian, anywhere in the world — including specialists and emergency providers. Veterinary professionals are also available 24/7 through *vethelpine*®, a service provided exclusively for Nationwide pet insurance members, to discuss any pet health concern. Additional details are available in the [2021 Benefits Guide](#).

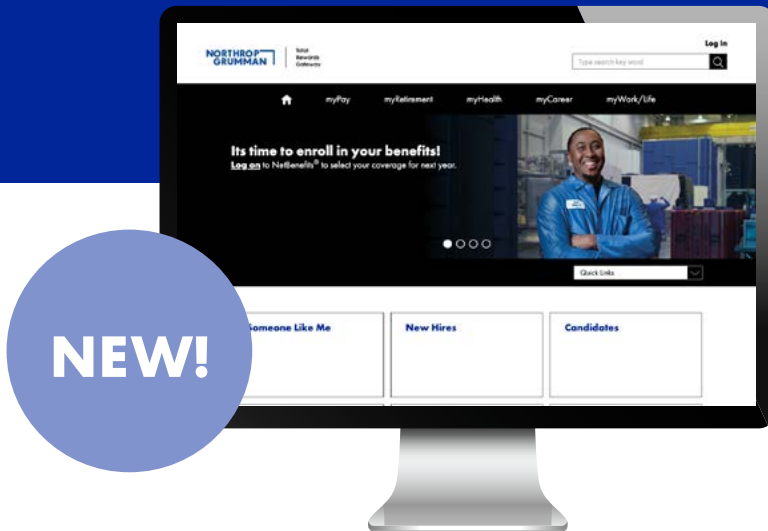
Reminder:
2020
Flu Shots

As part of the company's [My Well-being program](#), you are eligible to receive a flu shot at no cost. We strongly encourage you to get a flu shot as a preventive health measure.

As a safety precaution, we will not have on-site flu shot clinics this year. If you haven't already, take advantage of the [many ways to get a free flu shot](#). For more information, review the [frequently asked questions](#).

Note: For eligible employees using the CVS flu shot voucher, the voucher is valid from Sept. 1, 2020, to March 31, 2021. One voucher per employee.

Coming Soon



Total Rewards Gateway

YOUR TOTAL REWARDS AND BENEFITS IN ONE PLACE.

On Oct. 19, the new, one-stop-shop *Total Rewards Gateway* website launches to coincide with Annual Enrollment. *Total Rewards Gateway* combines *Benefits & You OnLine* and *My Total Rewards* to introduce a seamless, integrated Total Rewards experience. The Gateway is available for employees, spouses, dependents, future candidates and retirees.

Total Rewards Gateway will help you understand the total value of your employment at Northrop Grumman. The site features the benefits, resources and programs from the five pillars of Total Rewards: myPay, myRetirement, myCareer, myHealth and myWork/Life.

Visit *Total Rewards Gateway* to access your benefits information, view your personalized Total Rewards and select your benefits elections on *NetBenefits*.

Look for more details about the new *Total Rewards Gateway* throughout the month.

Total Rewards represents Northrop Grumman's total investment in your pay and compensation, health and well-being, retirement, career and talent development, recognition and work/life balance.

Attend 2020 My Well-being EXPO Virtual Events

Learn about *My Well-being* resources and benefits at the 2020 virtual *My Well-being EXPO* from Oct. 20 to Nov. 13, which coincides with Annual Enrollment.

This year, you can speak directly with health and financial specialists, including participate in live webinars and daily drawings.

You can also attend the live webinar events on Tuesdays and Thursdays during Annual Enrollment.

View frequently asked questions with the EXPO schedule, registration instructions and key details [here](#).

Take the opportunity to enhance your financial, physical, social and emotional well-being at Northrop Grumman. For more information, click [here](#).

Weight Watchers (WW) Promotion

Between Oct. 1 and Oct. 17, employees who purchase a WW membership are eligible to receive a free WW Kick Start Kit, including a chance to win an all-new Amazon Halo Band. The Amazon Halo Band is a new wearable that works with a companion app to help measure activity, sleep, body fat percentage and more. To sign up, [click here](#) and follow the instructions. After signing up, redeem your WW Kick Start Kit [here](#) by Oct. 31. For questions, contact WW Customer Service at **866-204-2885**.

Oct. 11: National Depression Screening Day

October is **National Depression Awareness Month**. On Oct. 11, organizations and communities across the United States will observe “National Depression Screening Day” to educate people about the signs and symptoms of depression.

Through your NGCare benefit, you can access expert, confidential advice to help you take charge of your emotional and mental health and overall well-being. [Schedule telephonic or video counseling visits](#) online, explore information on how to overcome anxiety, stress, sleep and relationship issues, and review legal and financial advice. You can also complete two assessments below:

- [Depression Screening Questionnaire](#)
- [Parent Questionnaire for Depression in Children and Teens](#)

For more information, visit [NGCare](#). Contact NGCare’s EAP and Work/Life Solutions, available 24/7, at **800-982-8161**. There is no cost to you or your family members to use this benefit.

Breast Cancer Awareness Month

Every October, we come together to wear pink to raise awareness and promote breast cancer screening. In 2019, 1,100 Northrop Grumman employees were diagnosed with or treated for breast cancer. Early detection is protection and regular checks are important. A mammogram can help your doctor detect breast cancer at an early stage, even before there are symptoms.

Don’t wait for signs and symptoms — schedule a preventive mammogram today. If you are enrolled in a Northrop Grumman medical plan, annual mammograms are covered at no cost to you when you use an in-network provider.

It’s always important to get preventive care to catch health issues early, when they are more easily treated.

Note: If you are enrolled in an Anthem plan, visit [Engage](#) to locate an in-network mammogram provider.



October / November / December Webinars

October

OCT. 15 EXPLORING THE BENEFITS OF A HEALTH SAVINGS ACCOUNT (HSA)

Learn about HSA-eligible plans and HSAs and how they work together. The HSA is an individual savings account that you own, even if you change jobs or retire. It works with an HSA-eligible health plan to help you save and pay for current and future year qualified medical expenses — for you, your spouse and certain eligible dependents.

OCT. 21

November

NOV. 4 DISCOVER THE POTENTIAL OF YOUR HSA

Learn about the potential your HSA has to offer. This workshop will help you gain a greater understanding of the benefit of an HSA to cover qualified medical expenses, while you work and in retirement. Your HSA can be a powerful tool for future savings. Learn the answer to three key questions about HSAs:

1. What are the tax advantages?
2. If you don't use it, will you lose it?
3. Can you invest the money?

NOV. 11 EXPLORING THE BENEFITS OF A HEALTH SAVINGS ACCOUNT (HSA)

See description above.

NOV. 17 TOBACCO CESSATION

Rediscover your life without tobacco. Learn strategies to quit smoking for the long term in a positive, no-pressure environment.

NOV. 18 PRESERVING YOUR SAVINGS FOR FUTURE GENERATIONS

Interested in learning about estate planning? This workshop will help you learn how to establish an estate plan and identify strategies to help preserve the assets you have accumulated to provide for those most important to you. Topics will include the key components of an estate plan, the importance of beneficiary designations and strategies for gifting and insurance replacement.

December

DEC. 16 INVEST CONFIDENTLY FOR YOUR FUTURE

This workshop will help you feel confident about your investments and understand how to build a long-term plan. Learn how to define your savings goals, build an investment plan to help you optimize your savings and understand the importance of continuously managing your plan.

[Click here](#)
for a complete list
of webinars and
details on how
to register.