

# Benefits&You

Your Life • Your Health • Your Well-being

November 2020

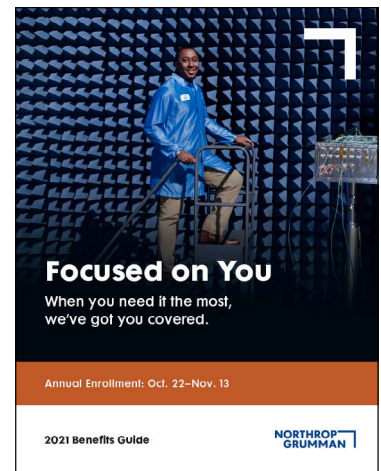
## Empower

### Annual Enrollment Ends Nov. 13

Take the opportunity to select your health and insurance benefits for 2021 by **Nov. 13, 2020**. Review your [2021 Benefits Guide](#) and log into [Fidelity NetBenefits®](#) to make your benefits choices.

- Your elections will be effective from Jan. 1, 2021, to Dec. 31, 2021, unless you have a qualified life event, such as the birth of a child, marriage or divorce.
- Flexible Spending Account (FSA) and Health Savings Account (HSA) elections **will not** carry over into 2021.
- If you want to contribute to an FSA in 2021, you must make the election during Annual Enrollment. You can elect to contribute to an HSA during the plan year, as long as you are enrolled in a high deductible health plan as defined by the IRS.

**New this year:** Watch for online confirmation statements in early December. You will receive instructions on how to access your confirmation statement on [NetBenefits®](#) in early December. Visit [Total Rewards Gateway](#) to view additional information about Annual Enrollment.



### 2020 Virtual My Well-being EXPO Closes Nov. 13



[Register](#) today and attend the 2020 virtual *My Well-being* EXPO, which coincides with Annual Enrollment. Learn about your *My Well-being* resources and benefits before the EXPO closes on Nov. 13.

On Tuesday and Thursday of this week, you can participate in live webinars with benefits vendors like Anthem, CVS, ConsumerMedical, Fidelity, Kaiser and NGCare. Join interactive activities like office yoga and healthy habits. [View](#) additional details and the EXPO schedule on [Total Rewards Gateway](#).



**NEW!**

## Northrop Grumman Savings Plan: Roth In-Plan Conversion Option

### For Your Financial Well-being

As part of Northrop Grumman's commitment to help you meet your financial goals, a new Roth in-plan conversion option will be added to the Northrop Grumman Savings Plan (NGSP), effective **Nov. 2, 2020**. Roth 401(k) contributions are contributions you elect to make with after-tax dollars.

- **Roth In-Plan Conversion** is an opportunity to convert non-Roth assets in your NGSP account into a designated Roth account within the NGSP.
- Most of your vested assets, including pre-tax savings, after-tax savings and most company contributions, as well as related earnings, may be eligible for conversion.
- Special tax rules apply to the Roth in-plan conversion option, which are important considerations as you determine whether or not to opt into this new plan feature.
- You are encouraged to consult your tax advisor for assistance when deciding if a conversion to Roth is right for you.

To learn more about the benefits of this new offering, contact the Northrop Grumman Benefits Center at **800-894-4194** or log on to [NetBenefits](#). View frequently asked questions on [Total Rewards Gateway](#).

## November Is Diabetes Awareness Month

More than 34 million Americans have diabetes, with approximately 6,000 employees and dependents with diabetes at Northrop Grumman. Diabetes is a long-term health condition that impacts how your body turns food into energy.

- Individuals with diabetes do not make enough insulin or cannot efficiently use the insulin that their body produces. This results in too much sugar in the blood, which can lead to serious health problems like heart disease, vision loss and kidney disease.
- More than one third of Americans have prediabetes, with 84% unaware that they have prediabetes. While there is no cure for diabetes, you can help reverse prediabetes by making healthy lifestyle changes like losing weight, eating healthy and being active.

### RESOURCES FOR YOU

At no cost to you, **Livongo** provides a connected meter to help you track your blood glucose levels. You can get unlimited test strips and lancets delivered to your door with no out-of-pocket cost, diabetes monitoring visits at any MinuteClinic® location, and personalized one-on-one coaching with a CVS Caremark® pharmacist.

To enroll in Livongo, call **800-945-4355** or visit [start.livongo.com](http://start.livongo.com). Use this registration code: NGC.

Note: Livongo is only available to Anthem participants.

### DIABETES WEBINARS

- [Thriving with Prediabetes/Diabetes: Nov. 11 from 12–1 p.m. Eastern time](#)

Learn how to thrive with prediabetes/diabetes. *Hosted by Kaiser*

- [Managing Diabetes: What You Should Know: Nov. 12 from 2–2:45 p.m. Eastern time](#)

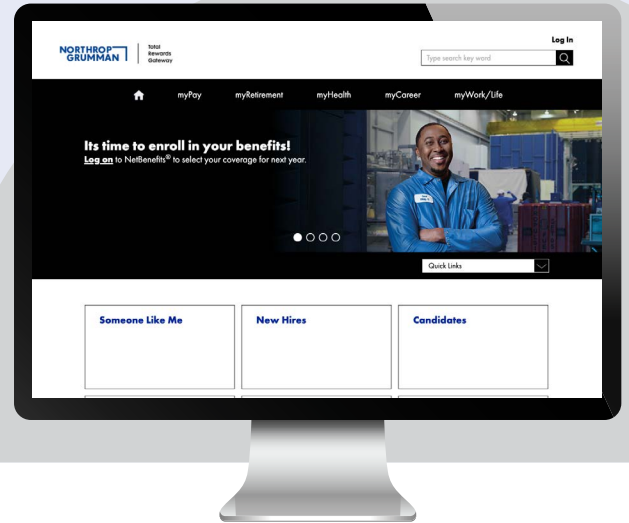
Learn what programs and resources Anthem members can access to help prevent and manage diabetes. *Hosted by Anthem and Livongo*

# Explore *Total Rewards Gateway*

As you select your benefits during Annual Enrollment, explore the new, one-stop-shop [Total Rewards Gateway](#) website.

*Total Rewards Gateway* combines *Benefits & You OnLine* and *My Total Rewards* for a seamless, integrated Total Rewards experience. With the new platform, you can:

- Learn about benefits and comprehensive Total Rewards programs that Northrop Grumman offers
- Discover what's new at Northrop Grumman
- Access *My Well-being* programs to thrive financially, physically, socially and emotionally
- Find resources that can help during major life events
- Log in to access personalized Total Rewards information.



## American Cancer Society's Great American Smokeout®

NOV.  
19

The Centers for Disease Control and Prevention (CDC) notes that smoking is the leading cause of preventable death in the United States. Smoking causes cancer, heart disease, stroke, lung disease, diabetes and other medical problems.

This year, the [American Cancer Society's Great American Smokeout®](#) annual intervention event occurs on Nov. 19. You can encourage someone you know to make a plan to quit smoking—even if it's only for one day.

Anthem and Kaiser can offer support to eligible employees who want to quit smoking and transition to a healthier lifestyle. For more information, contact Anthem at **800-894-1374** and Kaiser at **866-862-4295** or <https://kp.org/quitsmoking>.

## Total Compensation at Northrop Grumman

Your compensation package is part of your Total Rewards. Take advantage of the [Total Rewards – Compensation](#) Resource Center, where you can:

- Learn more about the new Northrop Grumman Bonus Program
- Watch the overview video about compensation
- Understand the basics of compensation, including our pay for performance philosophy
- Explore the **myPay Resource Center**, which includes information on:
  - Base pay ranges
  - Talking to your manager about your pay
  - Bonus programs
  - Job titles and leveling.

Submit suggestions and compensation-related topics of interest by clicking the blue button located in the [Total Rewards – Compensation](#) Resource Center's right side.

# November and December Well-being Webinars

**Tuesdays and Wednesdays:** Mindfulness Micro-breaks

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

## November

- Nov. 11:** The Many Faces of Grief and Loss  
Thriving with Prediabetes/Diabetes  
Bright Horizons Benefits Webinar  
Exploring the Benefits of a Health Savings Account (HSA)
- Nov. 12:** Managing and Preventing Diabetes: What You Should Know
- Nov. 17:** Tobacco Cessation  
When School Is Hard: Improving Your Child's Executive Functioning
- Nov. 18:** Financial Planning and Advance Directives  
Preserving Your Savings for Future Generations  
Anti-bias Families: Holidays and Celebrations as Catalysts for Learning
- Nov. 19:** Bright Horizons Back-up Care, Enhanced Family Supports & College Coach
- Nov. 24:** Bright Horizons EdAssist Solutions Education Assistance & Coaching

## December

- Dec. 1:** Bright Horizons Family Solutions Virtual Benefit Fair
- Dec. 2:** Bright Horizons Family Solutions Virtual Benefit Fair – Enhanced Supports
- Dec. 3:** Bright Horizons Special Needs
- Dec. 8:** Managing Stress: Mind-Body Strategies for You and Your Kids
- Dec. 14:** Recognizing and Coping with Stressful Triggers
- Dec. 16:** Invest Confidently for Your Future  
Healthy Holidays  
Raising Kind, Inclusive and Empathetic Children
- Dec. 17:** Bright Horizons Back-up Care, Enhanced Family Supports & College Coach
- Dec. 22:** Bright Horizons EdAssist Solutions Education Assistance & Coaching