

# Focused on You

When you need it the most,  
we've got you covered.

Annual Enrollment: Oct. 22–Nov. 13

2021 Benefits Guide

**NORTHROP**  
**GRUMMAN**



## Questions?

If you have questions about enrolling, or if you would like to enroll over the phone by speaking with a Benefits Center service representative, call the Northrop Grumman Benefits Center at **800-894-4194**, Monday through Friday (except most New York Stock Exchange holidays), between 8:30 a.m. and midnight, Eastern Time. TTY service is available by calling **888-343-0860**. If you are calling from outside the United States, dial the AT&T out-of-country access number followed by **800-894-4194**. You'll need your *Fidelity NetBenefits*® password or voice recognition (if enrolled in MyVoice) to secure your call.





# WHAT'S INSIDE

Step-by-Step Enrollment .....	4
What's New .....	5
What's Your Goal? .....	6
My Well-being: Focused on You .....	8
• Receiving the Annual Physical Incentive.....	13
• Take Control of Your Well-being with <i>Engage</i> .....	14
More Information .....	15

# Step-by-Step Enrollment

This is the time to review your benefits choices and make your selections for the new plan year, which begins **Jan. 1, 2021**.\*



**Annual Enrollment is  
Oct. 22–Nov. 13, 2020**

## 1 Learn about Your Benefits Choices

- Read this guide to learn what's new for 2021.
- Review "What's Your Goal?" on pages 6-7 for the "bundles" of benefits, tools and resources to help you manage your well-being.
- Visit the *Total Rewards Gateway* at [totalrewards.northropgrumman.com](https://totalrewards.northropgrumman.com) for additional details about your benefits options.

## 2 Enroll in Your 2021 Benefits

- Log on to *NetBenefits*® at [netbenefits.com/northropgrumman](https://netbenefits.com/northropgrumman) to:
  - Review your 2021 benefit options and costs.
  - Make your new Health Savings Account (HSA) or Flexible Spending Account (FSA) elections for 2021 (if applicable). **Your current HSA and FSA elections will NOT carry over to 2021.**
  - Submit your final elections by midnight, Eastern Time on **Nov. 13, 2020**.
- The elections you make during this Annual Enrollment period will be effective from Jan. 1 through Dec. 31, 2021.

## 3 Review and Validate Your Choices

- Review and update your beneficiary designation information on *NetBenefits*.
- Review your confirmation statement online. You will receive instructions on how to access your confirmation statement on *NetBenefits* when it's available. If you need a printed copy, please call the Northrop Grumman Benefits Center at **800-894-4194**.
- Be prepared to verify dependent eligibility if you enroll a new dependent during Annual Enrollment. You will receive more information by mail for verifying dependents.



The ALEX® benefits tool can help you choose your "best-fit" medical or dental plan based on your information. Employees who enroll in ALEX's recommended plan are often surprised at the value and savings of taking ALEX's advice. ALEX is available at *NetBenefits* at [netbenefits.com/northropgrumman](https://netbenefits.com/northropgrumman) during Annual Enrollment from Oct. 22–Nov. 13.

\*If you are on a leave of absence, there are special rules regarding the changes you can make to your benefit elections effective Jan. 1, 2021. Contact the Northrop Grumman Benefits Center at **800-894-4194** for information.

# What's New

## Plan Changes and Information

There are no changes to our current health plans in 2021. You can find plan information, including the 2021 medical, dental and vision rates, by visiting *NetBenefits* at [netbenefits.com/northropgrumman](https://netbenefits.com/northropgrumman).

## New Expert Medical Opinion Program Available

Did you know 10-15% of medical diagnoses are missed or incorrect? ConsumerMedical® is available **now** to all Anthem participants. This expert medical opinion program, with surgical decision support, is designed to improve the quality of care you receive and reduce your out-of-pocket costs. See page 9 for more details.

## New Pet Insurance Program

Protect your pet's health — and your budget — with pet insurance. Your pet will have coverage for check-ups, accidents, illness and more. If you elect this coverage during Annual Enrollment, premiums are conveniently paid through payroll deductions beginning with your first paycheck in January. See page 10 for more information if you are currently enrolled in pet insurance with Nationwide (provided through Beneplace).

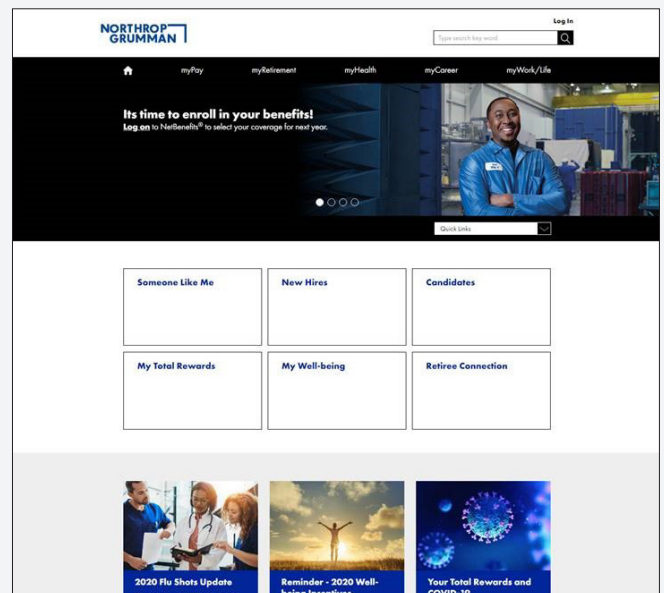
## Confirmation Statements Available Online

Review your confirmation statement online. You will receive instructions on how to access your confirmation statement on *NetBenefits* when it's available. If you need a print copy, please call the Northrop Grumman Benefits Center at **800-894-4194**.

# Use the New *Total Rewards Gateway*

The ***Total Rewards Gateway*** is your convenient, one-stop-shop for Total Rewards information. This enhanced site combines ***Benefits & You OnLine*** and ***My Total Rewards*** into one site. On the Gateway, you'll be able to:

- **Learn** about your benefits and the Total Rewards programs we offer
- **Access** your *My Well-being* programs
- **Find** resources that can help you through major life events
- **Learn** about what's new at Northrop Grumman
- **Log in** to access your Total Rewards information



Beginning in mid-October, you'll be able to visit the ***Total Rewards Gateway*** at [totalrewards.northropgrumman.com](https://totalrewards.northropgrumman.com) to access your benefits information, view your personalized Total Rewards, and access *NetBenefits* to complete your enrollment.

# What's Your Goal?

We understand everyone's overall goal is unique to their individual situation. That's why we've created a combination of plans, programs and resources to support you on your personal journey and what's most important to *you*. Certain benefits options must be elected during Annual Enrollment, but many of these resources are available year round.

**The following examples are of fictional employees and are for illustrative purposes only.**

**"I want to stretch my health care dollars to get the coverage I need."**



**People Like Me  
MEET LEE**

"With the expenses of a growing family, we're pretty careful with our spending. I want to know we have the right coverage, and that we're not spending more than we should when we need care."

### Consider these action steps:

- Think about your needs for the coming year and use ALEX® to choose the optimal medical and dental plans for you during Annual Enrollment
- Participate in the Annual Physical Incentive Program to receive up to a \$500 premium credit
- Consider Telemedicine, a cost-efficient, convenient and safer alternative to an in-person office visit
- Use *Engage* to compare costs to get the best value for the services you need

**"I want to take charge of my health concerns."**



**People Like Me  
MEET CHRISTINA**

"My health has taken a back seat given all of my other priorities. I'm focused on getting access to the right programs and resources to get me back on track."

### Consider these action steps:

- Use *Engage* to track healthy activities, find the best doctors and learn about plan programs
- Get your annual physical, which is covered in full for you and your enrolled dependents
- Manage stress with 24/7 assistance from NGCare
- Tap into personal, one-on-one health coaching through Anthem Health Guides or Kaiser for extra motivation
- Use the medical and dental plans' preventive exams for early detection of health issues
- Get a flu vaccination



The following examples are of fictional employees and are for illustrative purposes only.

**"I want a healthier balance between work and life."**



**People Like Me  
MEET GOPAL**

"I work hard, and I've done a fairly good job planning for the future. But with a variety of personal commitments and the uncertainty caused by recent events, I'm not enjoying as much free time as I used to. I want to make sure I'm creating a healthy balance between work and life."

**Consider these action steps:**

- Use NGCare for 24/7 assistance in balancing work and life commitments, strengthening relationships and managing stress
- Learn about family support options through NGCare
- Attend *My Well-being* webinars for "how-to's"
- Sign up for weekly mindfulness breaks and monthly mindfulness 101 sessions

**"I've been doing everything I should and want to build on that momentum."**



**People Like Me  
MEET CHERISE**

"I'm feeling confident about the progress I've made so far. My job is going well, and I've been true to my financial plan over the years. I have more time to focus on my job and my volunteer work at the animal shelter. I want to improve my well-being, crank up my retirement savings and build on my existing financial plan."

**Explore these programs and tools available to you during enrollment and throughout the year:**

- Check out financial wellness seminars hosted by Fidelity
- Enroll in one of the two MetLife Legal Plans for access to online estate planning
- Consider Fidelity's Personalized Planning & Advice (managed account) service available to Northrop Grumman Savings Plan participants
- Work with a College Coach who can provide expert consultation about saving and paying for college
- Learn about volunteerism through corporate citizenship
- Expand your network by joining an Employee Resource Group (ERG) to meet people with similar characteristics and life experiences

# My Well-being: Focused on You

Achieving a complete sense of well-being is a journey, and Northrop Grumman offers benefits, programs and resources to help you along that journey... in every aspect of your life. *My Well-being* supports your overall well-being — **physical, financial, emotional and social** — and helps you thrive and achieve your personal goals. When you're at your best, we're at our best as a team.



## Physical

*Focused on maintaining good health and staying active*

Physical health is about maintaining a healthy lifestyle and staying active. Simple lifestyle choices like regular exercise, good nutrition and sleeping habits can help you manage and prevent diseases, and your ability to heal naturally. Northrop Grumman's total rewards give you access to health coaches and discounted gym memberships, and also provide an incentive program to reward you for your good behaviors, preventive care coverage at 100% and ongoing support to keep you on the right path.

Here's how Northrop Grumman supports your <b>physical</b> well-being:		
<p><b>Medical/Rx, dental and vision coverage to meet your unique needs</b></p> <p>You have access to several medical plan options, all of which cover preventive care visits at 100%. You also have access to dental and vision coverage so you can stay on top of your overall health.</p>	<p><b>Help "kicking the habit"</b></p> <p>Access to tobacco cessation programs to support a healthier you.</p> <p><i>Anthem and Kaiser members only.</i></p>	<p><b>Access to health care whenever and wherever you need it</b></p> <p>Connect with doctors online — 24/7 — for a fraction of the cost of an in-person office visit through <i>LiveHealth® Online</i>.</p>
<p><b>Annual Physical Incentive to keep you on track</b></p> <p>Get rewarded for making positive well-being choices.</p>	<p><b>Health coaching when you need the extra support</b></p> <p>A wellness expert who can motivate you to engage in positive health choices.</p> <p><i>Anthem and Kaiser members only.</i></p>	<p><b>Free flu shots for all employees</b></p> <p>Flu shots are available to all employees either through your medical plan or through a CVS flu shot voucher.</p>
<p><b>Expert medical opinion through ConsumerMedical</b></p> <p>Personalized one-on-one support to help you make medical decisions with confidence.</p> <p><i>Anthem members only.</i></p>	<p><b>Weight management program discounts</b></p> <p>Get discounts on and reimbursement for certain weight management and fitness clubs.</p>	<p><b>My Well-being Expos to keep you connected</b></p> <p>Annual expos to connect you with well-being specialists. A virtual expo is planned for 2020.</p>





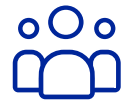
**Physical**



**Financial**



**Emotional**



**Social**

**New!**

## **Expert Medical Opinion Program with ConsumerMedical®**

Access an expert team of doctors, nurses and researchers with personalized, one-on-one support to help you make medical decisions with confidence. ConsumerMedical can help you understand any medical condition and all available treatment options, get a second opinion and more. This voluntary benefit is available at no cost to employees and their dependents enrolled in an Anthem plan.

Before you say "yes" to surgery, ConsumerMedical can help you weigh the risks, benefits and alternative treatment options that could work best for *you*. Even if you decide against ConsumerMedical's recommendation, 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 accordance with privacy and security rules under HIPAA, the results of your consultation are never shared with Northrop Grumman.

Look for more information that will be mailed to your address of record, or contact ConsumerMedical at **888-361-3944**, Monday through Friday, 8:30 a.m. to 11 p.m. Eastern Time, or at [myconsumermedical.com](http://myconsumermedical.com). To register, enter company code NGC.



Download the free *MyMedicalAlly* app from the App Store or Google Play.



### **Get the Details**

These are only a few of the benefits and programs we offer to support your total well-being. Visit the new *Total Rewards Gateway* at [totalrewards.northropgrumman.com](http://totalrewards.northropgrumman.com) to learn more.





# Financial

Focused on planning for today and saving for tomorrow

Your total well-being also includes your financial health. From building emergency savings, to creating a budget, to being confident in your investing decisions, Northrop Grumman wants to help you feel more in control of your finances today — and your financial plan for tomorrow.

Here's how Northrop Grumman supports your <b>financial</b> well-being:		
<p><b>A retirement plan and company match to help boost your savings</b></p> <p>Contribute 1% to 75%<sup>1</sup> of your eligible pay to the Northrop Grumman Savings Plan and you'll get a matching contribution based on the sub-plan in which you participate.</p>	<p><b>Discounts on goods and services</b></p> <p>Save money when you shop on Beneplace, the Northrop Grumman Employee Discount Program website.</p>	<p><b>Protection for the unexpected</b></p> <p>You have basic life and accidental death &amp; dismemberment (AD&amp;D) insurance at no cost to you, and the option to purchase optional life insurance for yourself and your family.</p>
<p><b>Retirement account access 24/7*</b></p> <p>NetBenefits allows you to easily change your Savings Plan contribution rates and investment funds and update beneficiary(ies) virtually any time.</p>	<p><b>Save for health care expenses with an HSA<sup>2</sup> and FSA</b></p> <p>Set aside pre-tax money to cover qualified medical expenses.</p>	<p><b>Access to legal assistance with MetLife Legal Plans</b></p> <p>You have two plan options to choose from: Basic and Advantage, depending on your needs.</p>
<p><b>Financial security if you can't work</b></p> <p>You have basic Short-term Disability (STD) and Long-term Disability (LTD) coverage at no cost to you, and the option to purchase Optional LTD.</p>	<p><b>Learn about financial well-being</b></p> <p>Attend a <i>My Well-being</i> webinar about numerous financial topics — from budgeting and developing an emergency fund, to making investments, to building a retirement income plan.</p>	<p><b>Save on child care expenses with a Dependent Day Care FSA</b></p> <p>Set aside pre-tax dollars to pay for eligible dependent day care expenses.</p>
<p><b>Refinance your student loans at a lower rate</b></p> <p>Northrop Grumman employees and family members qualify for a 0.125% rate discount. Get more information from SoFi.</p>	<p><b>Investment management service to help you meet your goals</b></p> <p>Fidelity® Personalized Planning &amp; Advice offers a personalized planning dashboard and access to professionals who can help you manage your financial priorities.<sup>3</sup></p>	<p><b>College Coaching to help plan and save</b></p> <p>Get help to plan and save for your child's education.</p>

\*There is a maintenance period when some services may not be available.

## New! Pet Insurance with Nationwide

Effective Jan. 1, 2021, you can cover your dog, cat, bird, rabbit, reptile or other exotic pet 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 **vethelpline**®, a service provided exclusively for Nationwide pet insurance members, to discuss any pet health concern.

If you are currently enrolled in pet insurance with Nationwide (provided through Beneplace), and would like to switch to payroll deduction, call the Northrop Grumman Benefits Center at **800-894-4194**. You do not need to re-enroll during Annual Enrollment.

<sup>1</sup>Up to 35% if considered a highly compensated employee by the IRS.

<sup>2</sup>You must be enrolled in a high deductible health plan to be eligible for an HSA.

<sup>3</sup>Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**



# Emotional

To build a strong and resilient you

Emotional well-being uses healthy practices and perspectives in your life, such as stress management, generating positive emotions, being resilient and living with a sense of purpose. Emotional well-being often includes social support, mindfulness exercises, activities to help you relax, and getting professional help when you need it.

## Here's how Northrop Grumman supports your **emotional** well-being:

<p><b>Support for everyday living</b></p> <p>Work/Life Solutions provides guidance and support to help you manage everyday issues, such as parenting, elder care, moving and relocation, household projects and contractors, pet care, leisure and wellness.</p>	<p><b>Family care support</b></p> <p>Find support for back-up child and elder care, sitters and nannies, support for homeschooling children, free homework help trial, special needs learning support, college planning and more.</p>	<p><b>Counseling services when you need additional support</b></p> <p>NGCare offers you and your family members access to licensed counselors, 24 hours a day, seven days a week, at no cost to you.</p>
<p><b>Online depression screening to help you understand your emotions</b></p> <p>This short, confidential online screening may give you insight into whether you're experiencing a case of "the blues" or depression.</p>	<p><b>Mindfulness micro-breaks to help you increase focus</b></p> <p>Join NGCare each week for a guided 10-minute mindfulness practice.</p>	<p><b>Resources to help you cope with disabilities or illness</b></p> <p>A Work/Life Solutions specialist can research information about support groups, advocacy organizations, training programs, assistive technology, respite care and more.</p>



## Social

To foster meaningful relationships

Social well-being is about having strong relationships. Spending time connecting with friends and family can strengthen your relationships and connections. Focusing on yourself allows you to understand your feelings and emotions. Social well-being often includes social support, volunteering, engaging in social activities and connecting with others with shared characteristics or life experiences.

Here's how Northrop Grumman supports your **social** well-being:

### Pay it forward by giving back

Volunteer your time through corporate citizenship.

### Participate with your friends and family in Engage challenges

Take part in challenges and track your progress with friends and family.

### BRAVO to our Stars

Recognize accomplishments, show your appreciation and celebrate successes of your colleagues by sending eRecognition for a job well done.

### Be a friend. Be active. Be a volunteer. Be a leader. Be recognized. Be yourself.

That's what happens when you join one of our 13 Employee Resource Groups with over 270 chapters across the U.S., U.K. and Australia.

### Expand your network

Connect with others with shared characteristics or life experiences.

# Receiving the Annual Physical Incentive

If you're enrolled in a Northrop Grumman medical plan<sup>1</sup>, and you and your covered spouse/domestic partner get an annual physical exam, depending on your coverage level, you can receive up to a \$500 credit toward your medical premiums. If your spouse or domestic partner is enrolled in your medical coverage, he or she must also get an annual physical exam for you to receive the credit. Only one Annual Physical Incentive will be applied for each calendar year.

To receive the premium credit in 2021, you and your covered spouse/domestic partner must get annual physicals before Sept. 30, 2021 and you must be an active employee at the time the credit is provided.<sup>2</sup>

Coverage Level	Premium Credit
Employee Only	\$250
Employee + Spouse	\$500
Employee + Child(ren)	\$300
Employee + Family	\$500

In accordance with privacy and security rules under HIPAA, the individual results of your annual physical — as well as any other health services you receive — are never shared with Northrop Grumman. Safeguards are in place to protect the privacy and security of your medical information.



**If you cannot see your physician in 2021 for your annual physical, consider one of these options. All are covered at 100 percent.**

1. Contact your provider to discuss if they can do a telephonic or virtual annual physical.
2. Receive care in the comfort of your home with Heal at **heal.com**. Heal can conduct a full physical exam and comprehensive medical history. Available to Anthem members in California, Washington, D.C. and Virginia only.
3. Complete a wellness screening with Quest at your local Quest Patient Service Center or via an at-home testing kit. Log into *Engage* and navigate to the Benefits page. Select the "Biometric Screening Benefit" to choose your option.

<sup>1</sup>Excluding the Tricare Supplement

<sup>2</sup>Kaiser members need to also complete a wellness agreement. Visit Kaiser at [KP.org/engage](https://kp.org/engage) and select "Sign On" to complete the wellness program agreement.

# Take Control of Your Well-being with *Engage*

*Engage* — a personalized, digital well-being assistant — is provided by Northrop Grumman at no cost to you. *Engage* is designed to optimize your health and well-being benefits, with activities, challenges, personalized advice and recommendations.

## With *Engage*, you can:

- **Learn** how to earn and track the annual physical incentive
- **Sync** your activity devices and log steps, eating and sleeping patterns and earn reward points for completing self-care activities
- **Participate** and earn points for competing in challenges and completing self-care activities such as Connect, Read, Meditate, Drink H2O, Stretch and the financial assessment on *NetBenefits*
- **Receive** important updates about your benefits and new offerings

## If you are enrolled in an Anthem plan, with *Engage*, you can also:

- **Find** doctors using quality ratings and first-hand patient reviews
- **See** what's covered and check costs before you get care
- **Learn** about health perks you didn't even know existed
- **Link to** many of our resources, such as *LiveHealth*® *Online*, or Anthem's tobacco cessation program
- **Access** your medical and pharmacy benefits in one place



### How to Register

*Engage* is available on the web or via the *Engage Wellbeing* mobile app.

- To register, click *Go There Now for Engage* on the *Total Rewards Gateway*
- If you have already registered, simply click "Sign In" on the *Engage* home page
- If you were a Castlight user, there's no need to register. Just log in to *Engage* using your existing login credentials

# More Information

## Participant Advocacy Services

Health care can be complex. With Fidelity's Participant Advocacy Program, you have an advocate to help navigate you through the complexity.

No matter which health plan you're enrolled in, Participant Advocacy Case Managers can help you...

- Understand your benefits
- Research health conditions and the benefits that are available
- Figure out how your claims were paid and what you owe
- Resolve benefit claim issues or disputes

Access the Participant Advocacy Program by calling the Northrop Grumman Benefits Center at **800-894-4194** and asking to be transferred to a Participant Advocacy Case Manager. This service is available Monday through Friday, 8:30 a.m. to 5 p.m., Eastern time (except for most New York Stock Exchange holidays).

## Consider Updating Your Coverage for 2021

Family coverage needs change from year to year. Have yours? If so, use the available online tools and resources, such as ALEX®, to help you make the right benefit decisions for 2021. These tools and resources offer you convenience, cost savings and assistance navigating the health care system.

## If You Don't Make a Choice

If you don't make a choice during the Annual Enrollment period, you will be automatically enrolled in your current plan.

# Review Your Total Rewards Statement

View your personalized Total Rewards Statement to learn more about the benefits and opportunities available to you and your family. Your compensation and benefits package includes much more than your annual salary or hourly wage. The company's cost of providing these benefits and services for each Northrop Grumman employee is an additional investment in you. And we want you to understand and use the benefits, tools and resources that are provided to help you to develop and grow in the company while balancing the demands of your personal life. View your Total Rewards Statement on the *Total Rewards Gateway* at [totalrewards.northropgrumman.com](https://totalrewards.northropgrumman.com), or at *NetBenefits*.



### Who Is Your Beneficiary?

Now's a great time to review your current beneficiary(ies) on file. Life's circumstances change and you need to ensure that your assets are distributed according to your wishes. It only takes a few minutes to review this information and make any changes.

Log in to *NetBenefits* at [netbenefits.com/northropgrumman](https://netbenefits.com/northropgrumman). Choose beneficiaries from the Main menu. Make changes, if you need to, by following the prompts.

## 2019 Summary Annual Report

The Summary Annual Report for the Northrop Grumman Health Plan will be available in the *NetBenefits* Reference Library when Annual Enrollment begins. The Summary Annual Report is an important federally required notice. No action is required on your part. A Summary Annual Report provides the financial status of the plan. This information includes assets, administrative expenses, gains or losses, and changes that have occurred in the plan for the previous year. Every year, Northrop Grumman distributes Summary Annual Reports as required by the Employee Retirement Income Security Act of 1974 (ERISA). If you want a printed copy of the Summary Annual Report, please call the NGBC at **800-894-4194**.

Benefits plans for represented employees will be administered per their contracts. This guide contains information for Baltimore and Sunnyvale represented employees in the Northrop Grumman Health Plan. This guide and the content on the *Total Rewards Gateway* and *Fidelity NetBenefits* websites provide a summary of important information about your participation in the Northrop Grumman Health Plan. This guide is not a Summary Plan Description but is a Summary of Material Modifications. Complete details about the plans are contained in the legal plan documents that govern plan operation and administration. If there is a discrepancy between the information provided on the websites and the provisions of the plan documents (including this guide), the plan documents will govern. Northrop Grumman reserves the right in its sole discretion to terminate, suspend, withdraw, amend or modify the plans at any time and for any reason.

*Investing involves risk, including risk of loss.*

Northrop Grumman, Fidelity Investments, and any third parties mentioned herein are all independent entities of one another and are not legally affiliated.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI, 02917

© 2020 FMR LLC. All rights reserved.

944882.1.0

BALTIMORE/SUNNYVALE